CHALLENGES AND RESILIENCE OF TRANSGENDER ENTREPRENEURS

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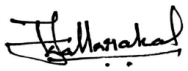
2. Name of RAC Member: Dr Tomy K Kallarakal Signature: 
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Abstract

Transgender individuals are the most deteriorated individuals in society, they encounter challenges and difficulties from the time they violate the social norms, they are also humiliated from their biological families and are sent to live a life of their own. In India, the Mughal period was termed to be the golden years for transgender individuals. It was after colonisation and implementation of the Criminal Tribes Act 1871 transgender individuals were treated brutally and eventually begging and sex work became their only source of income. Alongside, entrepreneurship proved to be a success factor as it brought the shunned women into the mainstream society. Thereby, entrepreneurship increases social capital and thus encourages transgenders in job creation activities. Despite a dire situation, there are transgender individuals who have faced all odds and have proved to set benchmarks in the society in varied fields. There are sporadic transgender individual entrepreneurs in the country who have paved their way into the entrepreneurial world, which is an important area to be explored. The study focuses on the motivations for the transgender entrepreneurs, challenges faced by transgender entrepreneurs, resilience factors of transgender entrepreneurs and a model for a transgender entrepreneur to start entrepreneurship with ease.

A grounded theory method was employed in the study with a sample of 22 participants in India who have started the business after 'coming out' as a transgender individual and who have started the business at least for six months on the day of interview. The findings for the motivations of transgender individuals are that all the participants received an external support to start the business, they had a strong endurance to forego begging and commercial sex work and the participants had a strong passion and interest to start the business. The findings for the challenges faced by transgender individuals reveal that they were ostracized by other individuals in the society, lack of government support, lack of financial support, lack of support received by transgender community members and lack of support from the family members. The findings for factors of resilience among the transgender individuals reveal that the participants relied on one's strength to face adversities, cognitive adaptability, acceptance and engaging of transgender individuals in the society. The model for the transgender individuals suggested that training and internship opportunities for transgender individuals, government and financial assistance alongside the inclusion and integration of transgender individuals in the society.

Keywords: Entrepreneurship, Gender, Transgender Individuals, Grounded Theory

TABLE OF CONTENTS

1. Introduction 1

1.1 Introduction 1

1.1. A Entrepreneurship 4

1.1.B Entrepreneurship and Gender 4

1.1.C Transgenders 5

1.1.D Origin of Transgenders 6

1.2 Statement of problem 9

1.3 Need for the study 9

1.4 Research question 9

2. Review of Literature 9

2.1.A Entrepreneurship 9

2.1.B Entrepreneurship motivation 10

2.1.C Entrepreneurship and gender 13

2.1.D Transgender individuals 14

2.1.E Transgender individual entrepreneurs 16

2.1.F Resilience 17

2.1.G Entrepreneurial resilience 18

2.1.H Transgender individual resilience 19

2.2 Research gap 20

3. Research Objectives……...20

4. Research methods 21

4.1 Research focus 21

4.2 Rationale for using qualitative research design 21

4.3 Grounded theory 22

4.4 Rationale for using grounded theory method 23

4.5 Design of the study 23

i. Sample…….24

ii. Theoretical Sampling……..24

iii. Sampling Technique…….25

iv. Sampling Procedure……..25

v. Sample size…….25

vi. Inclusion and exclusion criteria……..27

4.6 Data Collection Method 27

i. Interviews 27

ii. Developmental and validation of the interview schedule..... 28

iii. Process……28

4.7 Data Analysis 28

i. Interview transcript review 29

ii. Translation validation by translators 29

iii. A preliminary read through of the data 29

iv. Generation of initial codes from the data 29

4.8 Stages of Coding 29

i. Initial Coding 30

ii. Focused Coding 31

iii. Axial Coding 31

4.9 Conversion of codes into themes 31

4.10 Theoretical Memos..... 31

4.11 Subjectivity Statement..... 32

4.12 Representing the data through the thematic network 32

4.13 Exploration and Theoretical integration 32

4.14 Validation of results 32

4.15 Ethical consideration..... 33

5. Results..... 33

6. Discussion and Summary 76

7. Research Implications of the study 79

8. Limitations 80

9. Suggestions for future research 80

10. Conclusion 81

11. Overview of the Chapters 81

12. References 82

13. Publications and proceedings 93

LIST OF TABLES

1. List of Participants 26

2. Motivational Factors Themes 34

3. Challenges of Transgender Entrepreneurs 49

4. Resilience Factors Themes 61

LIST OF FIGURES

1. Data analysis process……...30

CHAPTER 1: INTRODUCTION

1.1 Introduction

From the first wheel to the dawn of the internet, entrepreneurs have been the assets, shaping the economies to a large extent (Raaj & Shri, 2015) by creating jobs, innovation, and growth (Dauvellier et al., 2016). Entrepreneurship has been considered a successful tool in the development of rural areas (Chatterjee, Mukherjee, & Deb, 2018). India has been a diverse country, even before the British took over, India boasted her artistic works over several years. With the invasion of the west, rapid industrialization emerged leading to the glorious production of goods and services in the country. With the increase in technology, entrepreneurs were not emerging in the economy. The Swadeshi Movement was a turning point for entrepreneurship in India, where the goods which were produced by the Britishers were boycotted which led to the production of their own goods and services, this phase increased the number of entrepreneurs in the country. The textile industry witnessed high growth during the movement. Post-independence, several Public Sector Undertakings were introduced in the country. Such undertakings were creating job opportunities but that did not foster entrepreneurship and self-employment, due to lack of technological resources, unbalance of skills in the country, and lack of credit facilities the surge for entrepreneurship faded. The central element in the growth of an economy is entrepreneurship. India has attained the Demographic Dividend, where the population is between the age group 15-59 years, which has the large potential working population, it is indeed the need of the hour to tap this population and create job opportunities in the country (Sunita Sanghi & Srija, 2016).

Entrepreneurship has been viewed through a prism of wealth creation (Bloch, Fadil, Germain, & Janssen, 2016). India has witnessed a high rate of unemployment, and to increase the employment opportunities it is vital to help the graduates realise the skills, attributes, and knowledge they possess to shape their entrepreneurial intention, behaviour, and attitude to set their entrepreneurial career (Raaj & Shri, 2015). The unprecedented growth of entrepreneurial activities across emerging economies such as India has been noticed which has captured the attention of researchers and policymakers (Subrahmanya, 2017). Various entrepreneurial programs have been formulated over the years to upgrade entrepreneurial activities in the country. Entrepreneurship blends land, labor, and capital which influences the economic development of a country. Entrepreneurship has been a focal point in the growth of the economy which would increase the export of goods and services to other countries to

reduce the deficit in the balance of payments, thus strategies were articulated to include men into the entrepreneurial ecosystem. Entrepreneurs, whether they emerge from internal organizations or start their own business to innovative goods and services are termed by the economic actors, who grease and fuel the economic conditions in the economy (Bullough & Renko, 2013). Entrepreneurship thus increases the number of job creators in the country, thus decreasing the job seekers which would eventually lead to a lower unemployment rate. With a large number of students who are graduated each year seeks a job in a good company and with a handsome package, but due to the low job opportunities in the country, this would lead to an increase in unemployment, poor economic development. Therefore, entrepreneurship education has become vital in schools and colleges to mold them to become innovative thinkers with including student sandboxes and encouraging entrepreneurial shows and activities eventually making them job creators in the country. India has been a potential source of entrepreneurial ecosystems in the global economy (Subrahmanya, 2017). According to the report published in the Times of India newspaper, it was said that 84 percent of the individuals in India aspire to become entrepreneurs.

The 2008 recession led to the downfall of companies leading the bosses to lose their jobs or lay off other employees in the organization, lack of investment increased and lack of borrowings lead to a stagnant position in the economy. It was then that the entrepreneurs with aspirations emerged. According to the Kauffman Foundation, which is one of the largest think tanks for entrepreneurship said that more than 50 percent of the companies which are largest and growing in great measures were the ones that were founded during the economic instability (Bullough & Renko, 2013). On the other hand, in the developed countries the SME's comprises 95 percent of the overall enterprises and around 60 percent of the workforce have indulged in SME sectors (Stefanovic, Prokic, & Rankovic, 2010).

Entrepreneurship stepped further to break the barriers of gender norms and thus included women who were shunned in society for several years. Amid chauvinism of males in society and described as "male-gendered" and therefore determined in a "masculine" way (Kirkwood, 2009). Women were neglected in education and also taking part in any kind of entrepreneurial activities in the country. Women were confined to taking care of the family and staying within the house and undertaking household chores. In India, the promotion of women entrepreneurs started after the 1970s with the introduction of the women's decade (P. Sinha, 2003). Off late, women started realizing their potential and talents and they were encouraged and motivated to start small business ventures at home, such as papad making,

pickle preparation, and other small household activities which would fetch them a marginal profit, which led them to knowingly or unknowingly contributing to the economic development of the country. Now, they have moved beyond the household businesses to capture high scale entrepreneurial activities with high turnover. The social capital increased among the stakeholders in the society thus motivating and gathering hope for the other women to take up entrepreneurial activities. Awareness programs had been introduced and perspicuous policies and schemes were introduced to uplift the women in society. Thus, proving entrepreneurship breaks the gender norms in society, thus entrepreneurship was regarded as 'emancipation' as it created a pursuit of financial independence, promotion of creativity as well as bringing a status quo (Roundy & Fayard, 2019).

Transgender individuals are another set of individuals who have faced deteriorated and ostracised life in society. It is vital to understand the difference between gender and sex, sex of an individual is biological and is determined at the birth of the child, whereas, gender is psychological and is determined as the child grows. Gender Identity Disorder (GID) is a distressed state of mind, where the individual is unhappy with his or her sex at birth and would want to be addressed with the opposite gender which is against the societal norms. On another hand, intersex is a state where the individual has been born with sperm cells (associated with males) and an egg (associated with females) at times they are born with genitals which are a mixture of both male and female.

From antiquity, they have been in existence and have faced a plethora of struggles and social exclusion in society. Initially, transgender individuals were used to guarding the rooms of the princess in the palace, and it was until the Mughal Period that the transgender individuals were treated well in society. When the colonization took place, the Criminal Tribes Act, 1871 was passed which mentioned that certain tribes were criminalized which eventually led to transgender individuals being criminalized in the society. It was said that transgender individuals would abduct children and force emancipation and sell the children for sex work, so if any child went missing the transgender individuals were taken to the police station and they filed criminal cases of abduction on transgender individuals. With this fierce discrimination, transgender individuals started lacking societal benefits. They were humiliated at every step of their lives. Despite such a dire situation, there were quite a few transgender individuals who have paved their way to becoming successful role models in society and are supporting other transgender individuals to climb the ladder of success. Some of the successful transgender individuals who created a turning point in the community are,

Laxshmi Tripati, Akkai Padmashali, and Kalki Subramaniam is the first transgender entrepreneur in India.

1.1.A. ENTREPRENEURSHIP:

Entrepreneurship has been derived from the French word, 'entrependre' which means an undertaking of an activity (N. E. Popescu, 2013). The word entrepreneurship was introduced by Richard Cantillon in the year 1755 in an economic theory where even the beggars and the thieves were considered to be entrepreneurs (Cherukara & Manalel, 2011).

Entrepreneurship is defined as "a process of value creation and appropriation led by entrepreneurs in an uncertain environment" (Mishra & Zachary, 2015).

Entrepreneurs are defined as " people who work in their own business, farm or professional practice to make a profit, and spend time on the operation of a business, or are in the process of starting a business". (Dauvellier et al., 2016)

Over the years, entrepreneurs are defined as "innovator, creator, locator, and implementer of ideas through the exerciser of leadership" (Carsrud & Brannback, 2011)

1.1.B ENTREPRENEURSHIP AND GENDER:

According to the Kauffman Index of Startup Activity in 2016, the gender gap in entrepreneurship is still wide (Kauffman Compilation*:* Research on Gender and Entrepreneurship, 2016). The National GDP per person, which is used to measure the national economic wealth identifies the gender gap existing in a country (Maxfield, 2005). There were two schools of thoughts, biological determinism and differential socialization explaining about the gender differences among the male and female, the biological determinism states that the difference in the biological nature affects the men and women and the differential socialization states that women and men are taught to behave differently and thus the gender differences are created (S. Popescu, 2010). Till the year 1990's the study on gender and entrepreneurship had not gained any momentum (S. Popescu, 2010). Women have significantly increased their participation in becoming self-employed, but still, female entrepreneurs have been regarded as an untapped source in entrepreneurial activities worldwide (Afandi & Majid, 2015). Epistemologically, gender bias in entrepreneurship is prevalent (Marlow & McAdam, 2013). Studies have been widely conducted on female entrepreneurs largely focusing on the entrepreneurial propensity and access to resources (Cowden & Tang, 2017). Women entrepreneurs are different when compared with male

entrepreneurs based on their characteristics, educational background, motivations, experience on occupational choices as well the reasons for starting the venture (S. Popescu, 2010). According to S. Popescu, (2010) women were divided into 'modern' and 'traditional', the traditional women are the stereotypical women who accept conventional work roles, whereas modern women are the individuals who outweigh the gender gap and are from the recent generation and have less gender effect, therefore in the earlier times, it is believed that the gender gap between the male and female are convergent than divergent. Kaushal, Negi, & Singhal (2014), concluded that male entrepreneurs have been dominant in society and the gender gap in entrepreneurship is prolonged. Some reasons for the gender gaps which persist are, access to financial resources, cumbersome legal procedures, lack of societal support, balancing the work and family responsibility, gender violence and women's safety, inadequate training (Kaushal et al., 2014). The psychological characteristics determine that "men are one and a half times more likely to be self-employed than females but five times more likely to be entrepreneurs" Henceforth, the gender gap is highly existent in entrepreneurship when compared to self-employment opportunities, females are more risk-averse and less ambiguous than the male entrepreneurs (Bengtsson, Sanandaji, & Johannesson, 2012). Female entrepreneurs have made a difference at the micro and the macro-level of the economy, at the macro level female entrepreneurs have contributed widely to economic growth and female entrepreneurs were termed be the 'engine for economic growth'(S. Popescu, 2010). The social structure towards the female entrepreneurs is changed via the networking of the female entrepreneurs, the gender processes which was identified in the female entrepreneurship network are, 1. 'making proper entrepreneurs process' 2. 'building relationships process' 3. 'engaging in change process' (Roos, 2019). Therefore, it can be concluded gender gap exists in entrepreneurship, while several studies encompass male and female entrepreneurs, whereas a limited number of literature exist focusing on transgender individual entrepreneurs in the society and the gender gap which exists between the transgender individuals and entrepreneurship still remains to be disclosed.

1.1.C TRANSGENDERS:

"The feeling of unhappiness or distress about the incongruence between the gender signifying parts of one's body, one's identity and one's social gender are officially classified by medical and psychiatric professionals in the US as a mental illness known as Gender Identity Disorder". Such individuals who want to undergo a change in sex and take hormone

medicines need to be diagnosed with Gender Identity Disorder. Such individuals are termed to be as transgender individuals.

1.1.D Origin of Transgender Individuals:

Eunuch has been in existence since the 9th century BC, the word eunuch which was derived from Greek and Romans means "keeper of the bed". The castrated men were looking after the women's quarters in the royal households. India is one of the most religious and traditional nations in the world. Buddhism, Jainism, and Hinduism were the Vedic cultures that recognized the three genders (Michelraj, 2015). Transgender is not a new word, and it is embedded in the Hindu texts and several religious texts from the historical period. The 'Kama Shastra' literature has used the word 'tritiyapakriti' which means the third gender which categories men who have a desire for other men as 'third nature' which holds an integral part in the Vedic literature. It is said in the Hindu texts that when Lord Rama was on his way to exile for 14 long years in a forest, and he turned to his followers and told them "men and women, return to your cities" but the eunuchs who were neither man nor woman did not leave and they were waiting for Lord Rama near the forest until he returned. When Lord Rama saw them after his period of exile, he was moved by their loyalty and bestowed them with the power to bless the people during auspicious events such as childbirth and marriages. (Michelraj, 2015)

Mughal Period:

Hijras played a prominent role during the Ottoman empires and the Mughal rule in Medieval India. Hijras were considered fiercely loyal, clever, and trustworthy and were given all the spaces and all the sections of the population. They encapsulated prominent roles such as being the guardians for harems, political advisor for the king, generals as well as administrators, thus strategizing to expand the empire. The hijras were also given a high position in guarding the Islamic religious places such as Mecca and Medina. They were also well paid by the kings and the queens and played an active role in decision-making relating to the state (Michelraj, 2015).

British Period:

During the British rule, quite a few benefits such as protection and benefits were received by a few of the Indian states. A few of the benefits which were received were the provision of

food, some amount of money, and shelter for the hijras, which was later taken away stating that it was not received from the blood relations (Michelraj, 2015).

Criminalization Under the Colonial Rule:

In the 18th Century, the plight of transgender individuals started and the early European travelers questioned them as to why the transgender individuals were given so much prominence in the country. During the second half of the 19th century, the basic amenities of the transgender individuals were taken away, and measures were taken to criminalize the transgender community and they were denied basic rights. The Criminal Tribes Act 1871, was imposed, which criminalized the transgender community and they were blamed for kidnapping children and forcing them to undergo castration. The transgender individuals were imprisoned for two years or had to pay huge fines, in some cases, they were charged with both. (Michelraj, 2015)

Criminalization and Marginalisation During Post-Independence Era:

An act in the year 1952 was introduced, where the same legacy was repeated for the transgender individuals, the prejudiced attitude continued for other castes, tribes, and also the transgender individuals. In the year 2012, the Karnataka Government amended the Karnataka Police Act, 1964 under section 36A, which stated "provide for registration and surveillance of Hijras who indulged in the kidnapping of children, unnatural offenses and offenses of this nature"

India is called 'the land of Kamasutra' (Kalra, 2012), where transgender individuals have been in existence and this gender identity has been mentioned since Ramayana and Mahabharata. Individuals who do not conform to the gender roles according to the societal codes are termed to be known as Eunuchs or transgender or Gender Nonconforming Individuals (GNC). Transgenders are the marginalized section of society. Transgender is an umbrella term that encompasses all the individuals who do not conform to the binary gender norms of the society or the stereotypical norms placed by the society and which comprises various identities such as, intersex, crossdressers commonly known as drag queens and drag kings, male and female individuals whose appearances are atypical to the societal norms. A Male to Female individual is called a transgender woman and a Female to Male individual is known as a transgender male (Jain et al., 2012).

In India, the Hindu societal reaction to the Hijra community is ambivalent. People in India would consider Hijras are embedded with supreme power and bestowed with fertility power and thus they are invited to attend weddings to bless the bride and the groom, also they take part in all the auspicious occasions.

The Gender-Nonconforming individuals are called transgenders, whereas, in the Southern part of India, transgender individuals are called Hijras, in the Northern part of India they are called Kinnar (Kalra, 2012) and in Jammu and Kashmir, the transgender individuals are called as Laanch (Bund, 2013). Hijras are usually indicated to the Male to Female transgender individuals. When a transgender identifies their gender and moves out from the family closure, they face a lot of trauma from the society and the social benefits which would have received a start to blur.

During the phase where the transgender moves out from their family, such individuals enter into the transgender houses which are called Gharanas. Kalra, (2012) studies the culture of the Hijra community in India. The Hijra community is strictly hierarchical. The gharanas are headed by a Naayak, and who takes the prominent position of formulating policies and rules. The Naayak has several gurus under them who run the day-to-day activities. Each guru has many followers under them, and the followers are known as Chelas and the followers learn about the customs and practices of the community through their respective gurus (Abdullah et al., 2012). In each Gharana the members address each other as females and have a relationship with each other as maternal aunt and grandmother. This is similar to any heterosexual family, except that the members in the house are all hijras. There is no regulation that says when a hijra can take the position of a guru. The followers can leave their Gharana and shift to another Gharana with a minimum fine, this usually takes place when there is a conflict with the guru.

The focal point of a Hijra individual is the emasculation surgery he undergoes. When the surgery is performed, the individual would attain the position of Nirvan or the rebirth. In the hijra community the castration surgery would be performed by an experienced hijra or in some cases this would be conducted under expert medical supervision. Once the castration is performed on the individual, they are left in isolation for a prolonged period of forty days. On a fortieth day, all the members of the hijra community would be invited from all the gharanas and they would celebrate the rebirth of the hijra who would be dressed as a bride, which is a

symbol of an end to a male journey. Over the years, such rituals have been conducted in the Hijra community.

1.2 Statement of Problem:

Entrepreneurship is a process which requires the combination of innovation, talents and business skills portrayed by the individuals. Entrepreneurship is mainly dominated by the known genders. Being a transgender they are denied of opportunities such as socio-economic variables, lack of support from family, societal discrimination, lack of access to basic needs along with financial and technical skills. Government introduced various schemes which proved to be oblivious and not effective.(Mythri Scheme in Karnataka). Thus, eventually limiting them to take up sex work and begging. Off late, very few had the courage to step out and highlight their entrepreneurial journey.(yourstory,2016). The problem addressed in this study is to understand how being transgender, what motivates them to take up entrepreneurship, and what are the challenges faced by them, and resilience strategies used by the transgender entrepreneurs

1.3 Need for the Study

Extensive studies are carried on women in terms of inculcating entrepreneurial activities, policy formulation, and executing schemes (Asharani, 2016). Transgenders are the marginalized sections in India, they have been abused and have faced a lot of discrimination in our society, trying to bring them to the mainstream society is vital (Hotchandani, 2017). Empowering transgender individuals to take up entrepreneurship, would help them navigate to mainstream society and be accepted in society. Thus, this study aims to explore the motivational factors, challenges faced by transgender entrepreneurs, and the resilience of the transgender entrepreneurs, and it proposes a model for transgender individuals to start entrepreneurial activities with ease.

1.4 Research Question:

What are the major factors that drive and deter transgender entrepreneurs in the entrepreneurial journey?

2. REVIEW OF LITERATURE

2.1.A ENTREPRENEURSHIP:

Entrepreneurship was derived from the French word ‘entrependre’, which means an undertaking. Policy makers and scholars has determined entrepreneurship as a potential mechanism for economic and societal development (Roundy & Fayard, 2019) and sustained economic growth of the country is attained through entrepreneurship (Helms, 2003). The way individuals perceive entrepreneurship in the economy determines the national level of entrepreneurial capacity (N. E. Popescu, 2013). According to Goel (2018), entrepreneurship reduces the dependency of an individual and increases the standard of living, culture and economic status thus, entrepreneurs are called the assets of a country. Over the year, entrepreneurship has been believed to enhance job creation in the country and act as an engine in economic growth, (Hung Manh Chu, Benzing, & Mcgee, 2007), (Hung M. Chu, Kara, Zhu, & Gok, 2011). Entrepreneurship does not stop its rigor in the growth of the country, it also increases social inclusion and social development (Sorin-george, Razvan, & Catalin, 2017), (Roundy & Fayard, 2019). In India, even before the West took over, India boasted about the artistic work and before independence, the swadeshi movement brought an increase in the growth of small-scale entrepreneurs. After independence, due to lack of technology, skilled man force, lack of credit facilities, and lack of mentoring, entrepreneurial growth in the country was depleted (Sunita Sanghi & Srija, 2016). Empirical studies have extensively concluded that there is a positive correlation between entrepreneurship and the economic growth of the country and specifically the employment opportunities in an economy will increase manifold (Benzing, Chu, & Kara, 2009). Now, India has reached a Demographic Dividend, where the average age group of the population is between fifteen to fifty-nine years, with well-articulated policies and programs, entrepreneurial activities in the country can be increased (Sunita Sanghi & Srija, 2016). According to the Global Entrepreneurship Monitor, male individuals have shown a higher entrepreneurial intention when compared to female entrepreneurs, the major factors that deter the growth of entrepreneurship conditions in India are, entrepreneurial framework policies, government policies, financial support, cultural and social norms of the society, with all the obstacles, India has taken a position of being the third-largest start-up entrepreneurship in the world (Shukla, Parray, Chatwal, Bharti, & Dwivedi, 2018).

The entrepreneurial intention is incongruent with gender and education as it would not play a role in the decision of becoming a nascent entrepreneur (Saraf, 2015), but among the small business entrepreneurs in South Asia, there is a high correlation between education and the success of the business (Basu, 1998). As, Dutta (2016), stated that family plays a vital role in

igniting the entrepreneurial spirit among individuals who are apart from economic and non-economic backgrounds. According to an article published in the Times of India in 2017, nearly 84% of the population aspires to be entrepreneurs.

2.1.B Entrepreneurship Motivation:

Entrepreneurship research has borrowed from other disciplines quite unsystematically and one of which is motivation (Carsrud & Brannback, 2011). Motivational studies have been linked with Freud's work on instincts (Carsrud & Brannback, 2011). Motivations answer three main types of questions such as, what are the factors that activate a person, why different individuals react differently to different motivational stimuli, and also what are the reasons that make an individual choose one behavior over the other (Carsrud & Brannback, 2011). Entrepreneurs are civilised, remunerated, and motivated individuals (Goel, 2018). Entrepreneurial motivations play a vital role in understanding the entrepreneurial process (Zimmerman & Chu, 2013) and formulating policies for educators (Segal, Borgia, & Schoenfeld, 2005), and motivating the creation of new business (Benzing et al., 2009). Motivation "refers to being energised or activated to do something" and motivational theories explain why the individuals perform activities in a particular way (Bhansing, Hitters, & Wijngaarden, 2017). Motivations of an entrepreneur vary according to one person to another person, from one country to another country which would be depending on economic factors, political factors, cultural factors as well as social factors (Hung M. Chu et al., 2011). Economic literature identifies and broadly divides motivations into two types which motivate an individual to complete a task, they are intrinsic motivations and extrinsic motivations, intrinsic motivations are intangible incentives such as interest, self-determination, reciprocity and so on which endogenously fosters the individual to complete the task whereas extrinsic motivations are the external factors which affect the individual's behavior such as, monetary payoffs, external control, recognition and so on (Antonioli, Nicolli, Ramaciotti, & Rizzo, 2016). Motivations can either be extrinsic or intrinsic motivations (Carsrud & Brannback, 2011). The academic scientists' entrepreneurial intentions are mostly driven by intrinsic motivators and also extrinsic motivators such as work environment and academic positions and also a combination of both intrinsic and extrinsic motivators (Antonioli et al., 2016). Cachon, Codina, Eccius-Wellmann, McGraw, & Myers, (2013) studies the extrinsic and the intrinsic motivations of the entrepreneurs in North America, it was concluded that Canada and United States respondents were driven by intrinsic motives such as a desire for independence while Mexican entrepreneurs were motivated because of extrinsic factors such

as economic survival. While on the other hand, studies on the cross-country literature on entrepreneurship has distinguished motivations as necessity motivated entrepreneurs and opportunity motivated entrepreneurs,

Motivations of entrepreneurs are divided into 'pull' and 'push' factors, while pull motivated entrepreneurs are the individuals who are pulled by the current positions or lured by the business ideas, whereas, the push motivated entrepreneurs are the individuals who are dissatisfied by the current conditions and are pushed to take up entrepreneurship (Amit & Muller, 1995). Pull factors give us the idea of why the new firm had started, but it does not give us a clear explanation of the entire phenomenon, while push factors give us a background on environmental, psychological, and personal factors which gives us a clear understanding of the birth of the firm (Vivarelli, 1991). The pull and push motivational factors can also be called incentive theories and drive theories respectively (Carsrud & Brannback, 2011). Various motivational factors influence people to take up entrepreneurship (Kirkwood, 2009). It is important to understand whether the entrepreneur has started the business by pull motivating factors or through push motivating factors to reduce the moral hazard by a venture capitalist (Amit & Muller, 1995). Pull factors are more prevalent when compared to push factors because the businesses which were started by pull-motivated entrepreneurs have seen higher success rates (Kirkwood, 2009). Till the year 1990s', the studies on women entrepreneurship were focusing on motivations, individual characteristics, and demographics (S. Popescu, 2010) Cromie (1987a) stated that women and men entrepreneurs had the same goal, such as the need for achievement and autonomy, but the difference existed at the time of child-rearing, where women wanted to balance time between child-rearing and work and while, men wanted to earn more money and they had more experience than women. Women entrepreneurs are motivated through pull and push mainly, independence and family commitment while male entrepreneurs pull and push factors were independence and business conditions (Dawson & Henley, 2012). After the 1990's studies started focusing on the environmental influences on entrepreneurial activity among men and women (S. Popescu, 2010). The degree of entrepreneurial motivations differs among the countries (Cachon et al., 2013) due to the income level and employment opportunities existing in the country (Benzing et al., 2009). Among the South Asian countries, pull factors played a major role in the decision of taking up entrepreneurship (Basu, 1998). While in Venezuela, the main factors of entrepreneurial motivations are, to be one's boss, own satisfaction and growth, to increase income and job security (Zimmerman & Chu, 2013). The

SME entrepreneurs from Serbia were motivated to start entrepreneurship to increase income, to implement past experiences, job security, and self-belief (Stefanovic et al., 2010). In Sri Lanka, women are motivated to initiate entrepreneurship due to push factors when compared to men (Gunapalan & Ummah, 2016). In North America, the motivations of starting a business was namely due to the extrinsic rewards, intrinsic rewards, independence and family security (Benzing et al., 2009), (Hung Manh Chu et al., 2007). The Kenyan entrepreneurs were motivated to start the entrepreneurship because they wanted to be their own boss, while the Ghanaian entrepreneurs were motivated to prove themselves, to gain public recognition, and also provide job opportunities for their family members (Hung Manh Chu et al., 2007). In India, the motivational factors that drove entrepreneurs to take up entrepreneurship were the desire to be independent and to increase their income (Hung Manh Chu et al., 2007). According to Nabi, Walmsley, & Holden (2015), entrepreneurial motivations are not independent, rather it is a blend of both pull as well as push factors.

2.1.C Entrepreneurship and Gender:

The role of gender in the economic process has been recognized as crucial (A. Sinha, Sen, Pathak, & Singh, 2011). The gender gaps in entrepreneurship have been acknowledged by academicians over several years (Santos, Roomi, & Liñán, 2016). The last few decades have witnessed gender has been receiving attention in the field of entrepreneurship (Henry, Foss, Fayolle, Walker, & Duffy, 2015). Any country's adult female population in entrepreneurship is lower than the male population in entrepreneurship (Santos et al., 2016). According to "The Missing Entrepreneurs 2017- Policies for Inclusive Entrepreneurship" states that men are 1.7 times more likely to be self-employed when compared to women (Halabisky, 2017). Gender gaps in technology lead to the underutilization of human resources as women would not contribute to the economic growth as much as they could, leaving an impact on the economic growth of the country (Warnecke, 2017). The cultural values and beliefs of a country play an important role in shaping the institution of a country, thus in any given country the proportion of the adult women population to become entrepreneurs are less compared to their male counterparts (Santos et al., 2016). In Entrepreneurship research 'female entrepreneurship' has been a considered separate field of study (S. Popescu, 2010), and research has been increased manifold among the scholars and policy makers (Dauvellier et al., 2016), and gender as a variable is drawn as a comparison between male and female entrepreneurs (Henry et al., 2015). Women comprise a large number of informal entrepreneurs and operate in niche markets (S. Popescu, 2010) in most countries which leads

the women entrepreneurs only in the sustenance of the business and does not focus on the business growth (Halabisky, 2017) which is little associated in promoting the economic growth of the country (Warnecke, 2017) but according to Dauvellier et al., (2016) the rationale for scholars and policymakers to start conducting studies on women entrepreneurship was to enhance women's equality, social inclusion and empowerment but lately it was found that women entrepreneurs are powerful in the economic growth of the country. According to Afandi & Majid, (2015) with the implementation of decomposition analysis, the study concluded that a huge gender gap exists while starting entrepreneurship and making it a career, but if the male and female entrepreneurs who have started the entrepreneurial activity with the same preference level the gender gap cedes to fade in establishing a successful business. Nonetheless, the business which is operated by women has a business survival rate equal to men-owned businesses (Henry et al., 2015), (Halabisky, 2017). Also, there is no significant gender difference between the male and female entrepreneurs in starting an innovative venture, but the female entrepreneurs with innovative ventures were funded by the financial institutions thus removing the financial barrier (Cowden & Tang, 2017). The major reasons for the gender gap in the entrepreneurship are, women have different motivational factors and intentions when compared to men while women seek flexibility to balance their work and life and to avoid the 'glass ceiling' which is noticed in other employment advancements, market failures are the drawbacks which hinder women to take up entrepreneurship, also the lack of entrepreneurial skills and smaller networks (Halabisky, 2017) the other reasons for gender gap are unfavourable business regulations, cultural barriers, choice on type of business, training and information gaps, lack of networking (Maxfield, 2005) and social support, occupational and educational segregation, reconcile work and family responsibilities, stereotypes and prejudices about women in entrepreneurship (Dauvellier et al., 2016), (Kauffman Compilation *:* Research on Gender and Entrepreneurship, 2016), with the increase in the amount of start-up capital and an increase in the age of the business the female entrepreneurial success increases (Artz, 2017). Five policies that were proposed to deal with the gender gap in entrepreneurship were, to improvise on the institutional conditions, improvise on the entrepreneurial skill programs, sanction loans and improvise the access to risk capital (Halabisky, 2017). Access to finance is one of the common barrier faced by women entrepreneurs because of the lack of collateral as the property is registered in men's name and women's lower income level when compared to men (Maxfield, 2005), (Dauvellier et al., 2016). Thus Women are key to accelerating the

economic growth of the country (Kauffman Compilation*:* Research on Gender and Entrepreneurship, 2016).

2.1.D Transgender Individuals:

The transgender term rose in the year 1990s (Bhattacharya, 2018) According to the NALSA judgment, "Gender Identity refers to each person's deeply felt internal and individual experience of gender, which may or may not correspond to the sex assigned at birth, including the personal sense of body, which may involve a freely chosen, modification of bodily appearance or functions by medical, surgical or other means and their expression of gender, including dress, speech, and mannerisms. Gender identity, therefore, refers to an individual self-identification as a man, woman or transgender or other identified category". Trans or Transgender is used when the individual's sex assigned at birth is not in alignment with the gender identity and expression (Singh, Meng, & Hansen, 2014), (Flores, Herman, & Mallory, 2015), (Acker, 2017), (Uluboy & Husnu, 2020). In the United States, the demographic factors among the transgender individuals and the non-transgender individuals remained the same, this was due to the lack of collinearity between the transgender individual and the non-transgender populations (Crissman, Berger, Graham, & Dalton, 2017). India is the land of Kamasutra and one of the distinct genders observed in Ramayana and Mahabharata texts is the existence of the Hijra community (Kalra, 2012), they are known as a eunuch and off late, they are known as transgender (Sampath & Baskaran, 2016). The southern part of India calls transgender individuals Aravanis while the northern part of India calls them Kinnar (Kalra, 2012), in Jammu and Kashmir the transgender individuals are called "Laanch" (Bund, 2013). Transgender individuals are individuals whose gender identification as well as external identification does not fall under the conventional gender identity (Meier, Pardo, Labuski, & Babcock, 2013).

At the broad level the transgender individuals are exposed to discrimination and stigma (Uluboy & Husnu, 2020) they are marginalised in society, and face a plethora of challenges such as, societal, economic, political, health issues (Ortiz, 2016), employment, relationship (Uluboy & Husnu, 2020) discrimination, downtrodden, disrespect, child nabbing, prostitution, unwanted attention, lack of educational facilities, rape abuse, verbal abuse, physical abuse, rejection, human trafficking as well as STI and HIV problems (Hotchandani, 2017) thus, they are forced into begging and sex work for survival after their family had disowned them (Sampath & Baskaran, 2016), (Chettiar, 2015). According to the National

Institute of Epidemiology. & Institute (2014), 71.4% of the transgender individuals reside in urban areas, and 28.6% of the transgender individuals reside in rural areas. Transgender individuals have reported being fired from their jobs due to anti-transgender bias (Flores et al., 2015) Quality of life among transgender individuals is depended on monthly income, contact with family, and sex reassignment surgeries (George, Janardhana, & Muralidhar, 2015), with lack of shelter transgender individuals, were forced to have sex with the landlords and obtain shelter (Kattari & Begun, 2017). Transgender individuals encounter abuse from policemen (Chettiar, 2015), and thus they are falsely charged with abduction as well as attempt to murder cases and are sent to prison based on their genitals which lead the transgender individual traumatised (Roy, M. 2017). While on the other end, transgender individuals are invited to attend weddings, childbirth, and other auspicious occasions to bless the ceremony (Sampath & Baskaran, 2016). Social exclusion is the main reason for transgender individuals to opt for begging and commercial sex work (Abdullah et al., 2012)

Transphobia is the negative feelings towards transgender individuals (Uluboy & Husnu, 2020). Transgender individuals are a minority section in the society and they started growing in large cities (Asiyah, 2014).

2.1.E Transgender Individual Entrepreneurs:

Earlier studies were focusing on who an entrepreneur is and what are the personality traits of a successful entrepreneur, recently scholars have been focusing on the context or the environment in which the entrepreneurs operate (Bhansing et al., 2017). A focus on the context would help in gaining an in-depth understanding of personality traits and behaviors thereby highlighting the influence of environmental elements (Bhansing et al., 2017). Tom Cook, outrightly mentioned that he was gay, which lead others to question as to why did he mention it, as it should not care and it is not required to know about his orientation as it is very hard for LGBT individuals to start an entrepreneurial business and to gather all the resources (Deutch,2016). According to the International Labour Organisation, transgender individuals are keen on starting an entrepreneurial activity, and due to the limited opportunities, it has hindered them. While in Vietnam the trans women have faced higher challenges when compared to transmen, the procedure in documentation process has become easier and access to financial institutions to seek financial institutions and increase in the social capital has supported entrepreneurship among the transgender individuals (Oosterhoff & Hoang, 2018). Mohammad Amir, a transgender woman from Pakistan has started a small

entrepreneurial activity of second-hand clothes and has been encouraging another trans woman to give up asking for alms and sex work (Ali, K., 2015). There are sporadic cases where transgender individuals become self-employed and they become life insurance agents (Chakrapani, 2010). While, some of them start entrepreneurial activities such as, tourism, hospitality, garment sector, beauty parlour, and food processing sector (Salimath, 2014), while in Kerala transgender individuals have plans to run G-Taxi's which are owned and run by transgender individuals (Chronicle,2016). In Tamil Nadu, transgender entrepreneurs undertake entrepreneurial activities such as mobile food stall, tailoring, paper mart, etc, and the entrepreneurial challenges faced by the transgender entrepreneurs are, working with cis-gender individuals, land allocation, negotiations, autonomy, and power, diversifying problems, and pre-marketing problems (Suraiya, 2017b). the knowledge-based challenges faced by transgender entrepreneurs were lack of marketing problems, lack of investment problems, lack of awareness on banking schemes, and lack of insurance policy (Suraiya, 2017a). It is vital to building entrepreneurial skills, networking skills, and formulating well-developed schemes for transgender entrepreneurs (Suraiya, 2017c).

2.1.F Resilience:

Resilience is defined as "the ability of the countries, communities, and households to manage change by maintaining or transforming living standards in the face of shocks or stresses without compromising their long term projects." (*WHAT IS RESILIENCE ?*, 2016) Stresses are less severe and shocks are caused by recurrent stresses and more severe (*WHAT IS RESILIENCE ?*, 2016). According to Langeland, Manheim, McLeod, & Nacouzi (2016), resilience is defined as " the capacity of a system, enterprise or person to maintain its core purpose and integrity in the face of dramatically changed circumstances". In psychology, resilience is defined as an individual who recovers from an adverse situation stronger than before (Herrman et al., 2011). According to Phillips, (2019), resilience is acceptance of challenges faced during life, being kind to oneself, learning lessons, and moving on. The factors that affect resilience are, personal factors, economic factors, biological factors, and systematic factors (Herrman et al., 2011). Earlier, resilience was determined to be fixed and static, but recent studies concluded that resilience can be measured and several scales were developed to measure resilience (Lee et al., 2013). Resilience is a skill and it can be learned and developed over time ("The Art of Resilience," 2019), (Phillips, 2019). Scales that were constructed to measure resilience were Baruth Protective Factors Inventory, the Resilience Scale for Adults, and Connor-Davidson Scale. The Baruth Protective Factors Inventory Scale

was limited by race and age and the Resilience Scale for Adults was constructed using the sample size of outpatients which was limited to generalization (Lee et al., 2013). Connor-Davidson Scale is widely used to measure the resilience level of an individual (Herrman et al., 2011), as the scale is validated to measure the resilience of general and clinical population with samples of different age groups and races (Lee et al., 2013) this scale consists of twenty-five items, which consists of personal competence, trust in one's instinct, positive acceptance of change, spiritual influences and control (Meadows, Miller, & Robson, 2015). The characteristics of resilience are, resilience is not static as it is developed over a while, resilience can be studied only when the concept of stress is involved and there are no specific measures to measure resilience (Meadows et al., 2015). Resilience is multi-sectoral, as it is applied to individuals, households, communities, infrastructure, countries, and governments. (*WHAT IS RESILIENCE ?* 2016).

2.1.G Entrepreneurial Resilience:

Starting a business has been stressful and a demanding process causing changes in the life of an entrepreneur (Yang & Danes, 2015). Escalating global competition, organizational restructuring, technological revolutions, and contemporary organizations, employees in the workplace should be necessitated with a positive psychological functioning (Malik & Garg, 2018). In recent years, enterprise resilience has been considered a hot topic, and its meaning has grown from business continuity to disaster recovery (McCourt, 2013). Society has to encourage the failed enterprises and give them a second chance (Bloch et al., 2016). Entrepreneurial resilience has been defined by Awotoye & Singh (2017) as, "the ability to overcome high-impact entrepreneurial challenges and persist in the entrepreneurial process in the face of adverse situations and unexpected outcomes." The entrepreneur experiences the failure of an enterprise as an emotionally traumatic event in his life (Bloch et al., 2016). The foundation of an entrepreneur's personality is psychological capital, individual personality, human capital, and social capital this would lead to the internal state of psychology, cognition, and action-outcome which influences an entrepreneurs resilience, hope, and self-efficacy which would directly affect the business growth (Buang, 2008). It is indeed difficult for the entrepreneur to learn from failure as the psychological, social, and financial costs it generates (Bloch et al., 2016). Resilience is labeled as the ability to adapt to changes (Yang & Danes, 2015). Resilience is an important construct in entrepreneurship as it explains the cognition level of the entrepreneurs and gives a detailed understanding of how entrepreneurs face adverse situations, secondly, resilience helps in understanding why a certain

entrepreneurial business fails and reasons as to why certain entrepreneurial business prosper, and finally resilience can be taught to entrepreneurs through training and development (Awotoye & Singh, 2017). Entrepreneurship and resilience are integrated, as resilience is a trait of the entrepreneurial firm, resilience as an entrepreneurial intention, entrepreneurial behaviour enhances organisational resilience, organisational resilience enhances the macro-level resilience, resilience helps in overcoming failures and resilience is a context of entrepreneurial failure (Korber & McNaughton, 2018). According to the American Psychological Association, high impact challenges of the entrepreneurs are a firm failure, loss of customers, business closure, and bankruptcy. Therefore, entrepreneurs who are high in resilience would take decisions based on their cognitions, and hence, resilient entrepreneurs would be capable of facing high-impact entrepreneurial challenges (Awotoye & Singh, 2017). In Spain, Connor and Davidson Resilience Scale are implemented to investigate the entrepreneur's resilience, which concluded that hardiness, optimism, and resourcefulness are the factors affecting the entrepreneur's resilience (Garciia & Calvo, 2014). And Spanish entrepreneurs' resilience influenced the growth and success of the business (Ayala & Manzano, 2014), (Fatoki, 2018). A severe adverse condition is noted in Afghanistan and thus resilience and self-efficacy is regarded as an important attribute for an entrepreneur (Bullough & Renko, 2013). Resilience of an entrepreneur can be increased by conducting workshops, seminars, by exchanging business ideas, joining organisations to gain entrepreneurial skills and gaining feedback from colleagues (Bullough & Renko, 2013) also entrepreneurial resilience could be augmented through enhancing professional networks, acceptance of change and avoid seeing crisis as insurmountable (Kolb, 2015). Little research has been devoted to find out the internal and external factors, entrepreneurs possess to overcome the failures (Bloch et al., 2016).

2.1.H Transgender Individual Resilience:

Gender non-conformity individuals face a series of physical and psychological abuse from their schoolmates, family members, co-workers, mental health professionals, substance abuse treatment providers, strangers, acquaintances, police, etc,. (Nuttbrock et al., 2014). The psychological morbidity among transgender individuals is higher when compared to other individuals in society (Bariola et al., 2015). Studies have identified that gender-related abuse has taken a toll on the mental health of transgender individuals (Nuttbrock et al., 2014). The main stressors affecting transgender individuals were, social stigma, victimization, discrimination, transphobia, and internalised stigma was associated with psychopathology

among the transgender individuals (Bariola et al., 2015). The National Transgender Discrimination Survey found that 90 percent of the transgender individuals experienced discrimination in the workplace and 71 percent of the transgender individuals did not reveal their identity to avoid discrimination (Singh et al., 2014). With a plethora of challenges faced by the transgender individuals, the strategies included by the transgender individuals were, self-esteem, self-acceptance, gender identity pride, personal mastery, emotional coping as well as in engaging in social support and active transgender community activities has decreased anxiety and isolation among the transgender individuals (Breslow et al., 2015). The individuals who were heterosexuals were more resilient than individuals who were homosexuals (Bariola et al., 2015). The transgender individual's resilience in India is very low and the factors that increase the resilience of the transgender individuals are, a higher level of education, living with family, employment, social inclusion as well as opportunities in the mainstream society (Virupaksha & Muralidhar, 2018). Transgender individuals' resilience increases towards minority stress as they grow older (Nuttbrock et al., 2014).

2.2 Research Gap

Quite a good number of researches have been conducted on the motivations behind male entrepreneurs. Since the 1980s when women were introduced into entrepreneurship, studies have been focusing on uplifting women entrepreneurs (Asharani, 2016), but little or no studies have been conducted on the transgender entrepreneurial motivations.

Entrepreneurs have been facing a plethora of challenges each day, and studies have captured the challenges faced by cisgender entrepreneurs (Zimmerman & Chu, 2013). On the other hand, challenges faced by transgenders in day-to-day life have been highlighted, (Bund, 2013) (Delliswararao & Hangsing, 2018) but the challenges faced by the transgender entrepreneurs remain a gap according to the best of the researcher's knowledge.

Several studies are focused on the resilience of individuals in the field of psychology (Bonanno, 2004), few studies have used resilience among the entrepreneurs to find entrepreneurial resilience (Branicki et al., 2017) and very few studies have measured transgender resilience (Virupaksha & Muralidhar, 2018), (Grossman, Anthony, et al., 2011), but there are no studies which have used resilience on the transgender entrepreneurs.

3. Research Objectives:

1. To identify the motivational factors that drive transgender individuals to become entrepreneurs.
2. To probe the challenges of a transgender entrepreneur.
3. To understand the factors affecting the resilience of transgender entrepreneurs.
4. To develop a model for transgender individuals to start entrepreneurship with ease.

4. RESEARCH METHOD

With a lack of studies on transgender entrepreneurs, it becomes the onus of using qualitative research to explore the experiences of transgender entrepreneurs. According to Creswell, there are five approaches in Qualitative research, which include narrative approach, phenomenology, ethnography, grounded theory, and case study method. Grounded theory differentiates from other qualitative research because in grounded theory the researcher wants to find out the experience of the participants in-depth and pre-existing variables will not be identified, therefore, the researcher must be open-minded and the research process is flexible and it is iterative (Salkind, 2010). The narrative research focuses on the individual experiences while, phenomenology explains the common experiences between the number of participants, whereas, grounded theory aims to move beyond description and generates a theory (Creswell, 2013).

4.1 Research Focus:

The study focuses on exploring the experience of transgender individuals who have undertaken entrepreneurship activities for their living. Specifically, this study explores the motivational factors that lead transgender individuals to take up entrepreneurship activities. Also, this study sought to explore the challenges encountered by the transgender entrepreneurs as well as explore the factors leading to the resilience of the transgender entrepreneurs.

4.2 Rationale for using Qualitative Research Design:

Qualitative research gives access to know the thoughts, experiences, and feelings of the participants, whereas, quantitative research gives us an account of how many individuals experience such thoughts and feelings, also the important aspect in qualitative research is that the researcher puts himself in the shoes of the researcher and sees the world through the participant's perspectives. (Sutton & Austin, 2015). “Qualitative research was to provide quantitative research with a few substantive categories and hypotheses. Then, of course,

quantitative research would take over, explore further, discover facts and test current story" (Glaser & Strauss, 1967). Qualitative Research is the best approach to study the marginalized population and the hidden populations (Dispenza, Watson, Chung, & Brack, 2012).

Therefore, this study upholds qualitative research as it investigates the feeling and experiences of transgender entrepreneurs by exploring the motivational factors, probing the challenges encountered, and exploring the resilience of the transgender entrepreneurs.

4.3 Grounded Theory:

The qualitative studies seemed to be anecdotal and impressionistic and did not fit into the scientific realm (Charmaz, 2001) it was during this time that Grounded theory research designed the innovative brainchild of two of the famous American Sociologists named Barney G.Glaser and Anselm L Strauss in the year 1967. The genesis of grounded theory started when Glaser and Strauss had ventured into a study named 'Awareness of Dying'. During this research, Glaser and Strauss criticized the "overemphasis" of verifying theories which were acting as a detriment in generating a theory itself (Kenny & Fourie, 2014). Glaser and Strauss reiterated that the main goal of grounded theory is to discover the underlying theory that would arise from the systematic process of data analysis and the researcher would conclude by arriving at a hypothesis to form a theory, and thus grounded theory was known as a unique methodology (Mitchell, 2014) to achieve this the researcher has to inductively approach the study without having a preconceived thought to prove or disprove the theory (Kenny & Fourie, 2014). The key idea of grounded theory is to generate a theory, and such theory would not be formed "off the shelf" but rather it is grounded in the data which the participants provide based on their experiences gathered in the process (Creswell, 2013), this form of reasoning about the experiences for framing the theoretical categories and checking them further through experiences makes the grounded theory an abductive method, as in the abductive method of data collection the data starts with the data and further moves towards the formulation of hypothesis (Charmaz, 2006).

The key features that uphold grounded theory from other types of research design are first, the grounded theory aims to study the process or action of a phenomenon that has different steps over time. Secondly, the theory is proposed on the actions and interactions on a process. Thirdly, memoing is vital in grounded theory study as all the ideas are written down while the data is collected and analyzed. Fourthly, the primary source of data collection method interviews and is an iterative process where the data is collected, analyzed, and is constantly

compared to the emerging theory where the gaps are analysed and it is filled with more data. Lastly, in grounded theory research design the data analysis starts with open coding, selective coding, and finally, additional categories are molded to form a theoretical model Creswell, (2013).

4.4 Rationale for using Grounded Theory Method:

"As an exploratory study, grounded theory is particularly well suited for investigating social processes that have attracted little prior research attention, where the previous research is lacking in breath and/or depth, or where a new point of view on familiar topics appear promising" (Charmaz, 2006). Therefore, this study has implemented it is evident from the literature review that the study on transgender entrepreneurs has gained little attention. This study has also implemented an exploratory research design.

When to use grounded theory?

1. "when there is little known about the topic area.
2. There are no grand theories to explain adequately the specific psychological constructs or behaviours under investigation.
3. Researchers wish to challenge existing theories
4. Researchers are interested in eliciting participants' understanding, perceptions, and experiences of the world.
5. The research aims to develop new theories".

Therefore, this study focuses on transgender entrepreneurs,

- where only a few studies have been studied on the population, and
- no theories (explanation) have been provided on the psychological aspects of transgender entrepreneurs.
- the research challenges existing theories as to the motivational factors, challenges faced by transgender entrepreneurs, and the resilience of the transgender entrepreneurs are different from the cis-gender individuals.
- The study focuses on understanding the transgender individual experiences in entrepreneurship.
- The study on transgender individuals will develop new theories (an explanation or understanding) on the motivational factors, challenges faced by transgender individuals, and resilience factors.

4.5 Design of the Study:

This study was conducted based on the grounded theory research design. The grounded theory process starts with the data collection and the hypothesis is created from interviewing the participants in the study (Auerbach & Silverstein, 2003). The present study follows Charmaz, (2006) grounded theory design given below, this design is flexible and does not have specific rigid instructions to follow.

4.5.1 Sample:

"The basic idea of grounded theory is to choose the participants who have lived through the phenomenon that you want to learn about" (Auerbach & Silverstein, 2003). Since the area of transgender individual entrepreneurs is not researched adequately, this research implements the use of a theoretical sampling technique. The theoretical sampling technique is central in the Grounded Theory method and confirms that the final theory is grounded in the data (Chun Tie, Birks, & Francis, 2019). In the Theoretical sampling process, the researcher makes use of the themes which are emerged from the previous data and which is used to frame the interview questions for the next round of data collection, and this process is followed until there are no more themes that have emerged and until the theory is formulated (Mitchell, 2014). Theoretical sampling consists of a strategic, systematic, and specific process in data collection, since it is intended to elaborate and refine the theoretical categories, conducting theoretical sampling depends on the already emerged categories (Charmaz, 2006). Theoretical sampling helps to refine the properties of the major categories which were not addressed earlier with the previous participants in the study, thus known as emergent (Charmaz, 2006).

4.5.2 Theoretical Sampling:

Statistical sampling is used to obtain accurate evidence on distributions of people among categories to be used in verification and distributions. Whereas theoretical sampling is done to discover categories and their properties and to suggest their interrelationship into a theory (Auerbach & Silverstein, 2003).

Theoretical sampling means seeking pertinent data to develop the emerging theory. The main purpose of theoretical sampling is to elaborate and refine the categories constituting the theory (Charmaz, 2006).

4.5.3 Sampling Technique:

The grounded theory is called ‘grounded’ as the theory is said to be grounded from the participant data (Creswell, Hanson, Clark, & Morales, 2007). When the researcher interacts with others who are co-producer of knowledge they are referred to as “participants” (Moen & Middelthon, 2015). The theoretical Sampling Technique is used in grounded theory to focus and generate data (Chun Tie et al., 2019). In this research study, a theoretical sampling technique was implemented to ensure that the participants generated rich data on the motivations, challenges, and resilience of the transgender individuals and also suggested a model for the transgender individuals to start a business with ease.

The participants in the study were recruited based on the inclusion criteria. The researcher used multiple recruitment methods such as electronic messages, face-to-face communication, and telephonic calls. The Non-Governmental Organisations that cater to the needs of transgender individuals were met and were elaborated about in the research study. The potential participants at the end of the interview implemented the snowball sampling technique where the participant was asked if they had their friends or acquaintances whom they could refer. On obtaining the consent for the participation, based on the inclusion and exclusion criteria of the study, the final participants for the study were finalized. The population of the study comprised of transgender individual entrepreneurs, and the participants were not conferred to a particular place, rather the participants selected were from across the country.

4.5.4 Sampling Procedure:

The theoretical sampling technique was implemented for data collection for generating theory. The interview session lasted approximately between 30 to 60 minutes for each participant to know the motivational factors, challenges faced by the transgender individuals, resilience faced by transgender individuals, and also to know the factors which help in the formulation of a model for other transgender individuals to start the entrepreneurial activity with ease. the sample size came up to 20 and the participants were recruited through Non-Governmental Organisations and also through the snowball sampling technique. The interview sessions were conducted in English, Hindi, Kannada, and Tamil. The interviews were recorded using a recording device, further, the recordings were converted into English for further coding and analysis.

4.5.5 Sample Size:

In grounded theory research design, the criteria for the sample size are based on theoretical sampling. According to Mason (2010), the sample size for a Ph.D. study for the grounded theory approach is 20-30 participants. This number 20 is not any predetermined number, rather this number is determined on the basis that the model (or analysis) does not undergo any changes and is saturated. This number 20 is a point of departure only, in certain cases the saturation would be reached at 18, 22, or 25 (Creswell et al., 2007). The number of participants who were recruited for the study from different states was as follows.

TABLE 1: List of participants

PARTICIPANT	STATE	TRANSGENDER INDIVIDUAL	ENTREPRENEURIAL ACTIVITY
PAR 1	Karnataka	Male to Female	Mobile Hotel
PAR 2	Tamil Nadu	Male to Female	Mobile Hotel
PAR 3	Karnataka	Male to Female	Mobile Hotel
PAR 4	Maharashtra	Male to Female	Making jewellery
PAR 5	Goa	Male to Female	Preparing and selling Goan sweets
PAR 6	Delhi	Male to Female	Camps
PAR 7	Tamil Nadu	Male to Female	Event Management, Designer
PAR 8	Kerala	Female to Male	Marine Business
PAR 9	Maharashtra	Female to Male	Interior Designer and Makeup Artist
PAR 10	Kerala	Female to Male	Online Service Centre
PAR 11	Kerala	Female to Male	Handicraft Business
PAR 12	Kerala	Female to Male	Mobile Hotel
PAR 13	Delhi	Male to Female	Makeup Artist
PAR 14	Kerala	Male to Female	Pickle Manufacturer
PAR 15	Tamil Nadu	Male to Female	Hotel Business
PAR 16	Tamil Nadu	Female to Male	Hotel Business
PAR 17	Karnataka	Male to Female	Webstore
PAR 18	Delhi	Male to Female	Baker
PAR 19	West Bengal	Male to Female	Handicrafts
PAR 20	Delhi	Male to Female	Boutique
PAR 21	Andhra	Male to Female	Boutique

	Pradesh		
PAR 22	Goa	Male to Female	Boutique

4.5.6 Inclusion and Exclusion Criteria:

The goal of the recruitment of participants was based on the inclusion criteria of the study which includes

a) The transgender individuals should have created a new business (only profit) and have employed one paid employee.
b) The transgender individual should have started their business after their 'coming out', which implies that they should have realized their gender before starting the business.
c) The transgender individual should have started the business six months prior, from the day of the interview.

The exclusion criteria include

a) Transgender individuals should not be involved in any commercial sex work and begging.

4.6 Data Collection Method

In Qualitative research, there are five interrelated steps in the data collection process. The first step is to identify the sites and the participants to be studied and to engage in the sampling strategy that will help in understanding the central phenomenon and the research question. The second step is to gain access to these sites and individuals by obtaining prior permissions. Third, when the permissions are in place we need to consider the type of information that would answer the research question. Fourth, design protocols and instruments for collecting and recording the information. Finally, administer the data collection with special attention to potential ethical issues that may arise (Creswell, 2016).

4.6.1 Interviews

Data were collected from the participants by conducting interviews. The interviews were conducted as per the interview schedule and were guided by the research questions. The interview schedule was unstructured to allow the discovery of new ideas and themes.

When the interview and the preliminary data analysis were completed, a member check was conducted with 5 participants. The purpose of this member check was to ensure the validity if

the research findings and also to solicit participants view and to gather feedback from the participants to ensure that the findings reflect their original experiences. Feedbacks were also incorperated into the analysis for further fine-tuning of the framework. All the interviews were recorded using a recording device with the permission of the participants and transcribed verbatim. Transcribed interviews were entered into the Nvivo 12 software for coding and further data analysis.

The study engaged the participants in an open-ended exploratory discussion using the tool in-depth interview. A semi-structured interview was the data collection method used for this study. the interviews lasted between 40 to 90 minutes. The interviews were conducted in English, Kannada, Tamil and Hindi. The interview was mostly participant guided.

4.6.2 Development and Validation of the interview schedule. A semi structured interview schedule was developed for collecting data from the participants. The interview schedule was validated by two experts in the field of Commerce. All the suggestions and modifications suggested by the experts were incorporated in the final interview schedule.

4.6.3 Process

The population for this study comprised of transgender entrepreneurs living in India meeting the inclusion and exclusion criteria of the research.

Since the population size of transgender entrepreneurs is scattered, the snowballing technique is implemented in recruiting participants for the research study. the subsequent sampling was based on the principle of grounded theory principle which emphasizes to stop recruiting participants for the study when the data reaches saturation and further no new themes emerge (Kirkwood, 2009).

The participants in this study were also contacted before the interview for taking consensus for the interview, interview transcript review, and finally for the synthesized member check. The recruitment and rejection of participants were strictly based on the inclusion and exclusion criteria.

4.7 Data Analysis

Data analysis involves the transcription of verbal data, organising data, familiarization with the data, which involves a preliminary reading of the data, generation of initial codes from the data, conversion of codes into a set of theoretical findings. The theoretical findings are

further interpreted, which will help in answering the research questions and unearthing the theory grounded deep in the data.

4.7.1 Interview transcript review. The participants in the study included 22 transgender entrepreneurs in India. The researcher performed three functions that are interviewer, transcriber, and researcher. the transcripts were sent back to the interviewees to validate what they said during the interview and check whether the verbally said words match the written words in the transcript (Moen & Middelthon, 2015). The complete process was completed in two stages. First, the participants were contacted and informed about the details. As per their convenience, the transcripts of their respective interviews were shared and asked to respond. All the participants agreed that the verbally said words match the written words in the transcript, and doubts raised by the participants were cross-checked with the interview recordings.

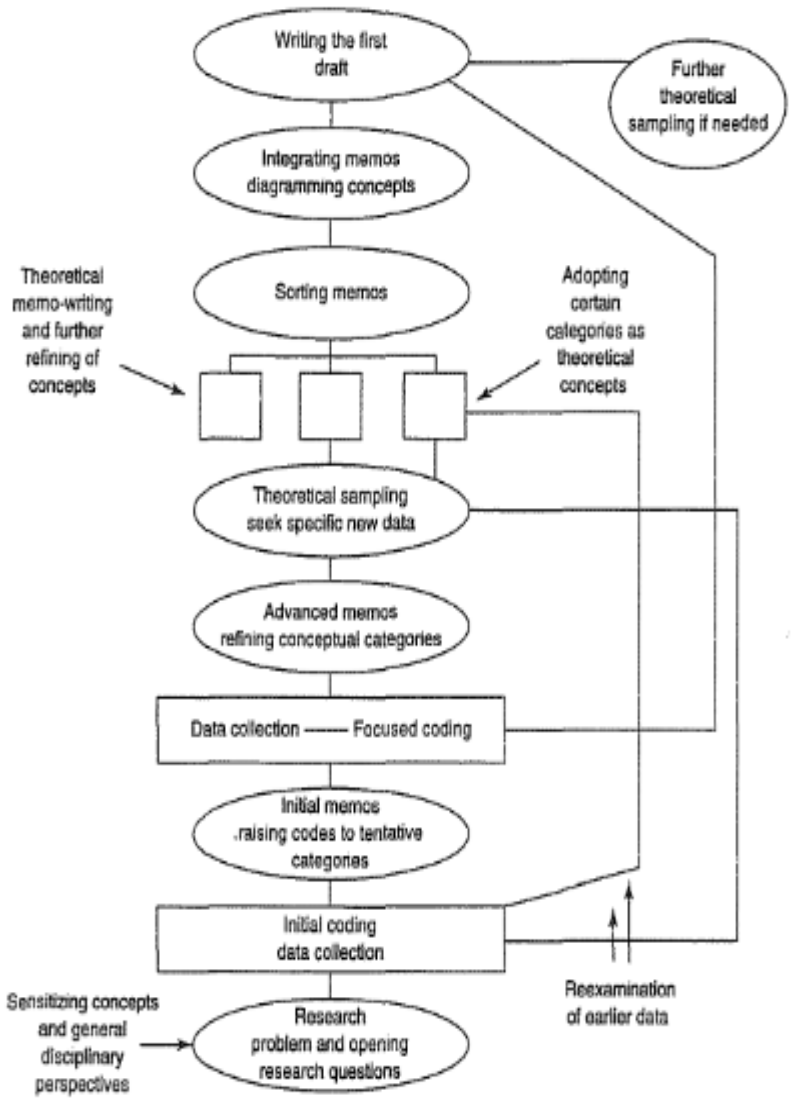
4.7.2 Translation validation by translators. The translation of transcripts was validated by two translators working in the field of entrepreneurship. The identity of the participants was not disclosed to the translators.

4.7.3 A preliminary read-through of the data. Since the data collected through in-depth interviews based on the interview schedule and later transcribed into written form. The researcher is having some knowledge about the data. To be more familiar with the depth and breadth of the content, the transcripts were read line by line for searching meanings, patterns, and so on. The transcripts were checked thoroughly against the original audio recording to ensure better accuracy. The translations were also verified through two professional translators working in the field of entrepreneurship.

4.7.4 Generation of initial codes from the data. Coding is the pivotal link between collecting data and in the development of emergent theory to explain these data (Charmaz, 2006). Coding in grounded theory is the process of analyzing the data which is rich in information. It involves the exploring of the transcripts into small chunks and looking for similarilties and differences in these chunks and labels the data. This process finally helps in developing a tentative list of codes.

4.8 Stages of coding. Coding is the process of interpreting and deep investigation of the data collected which can be in the form of words, phrases, sentences, paragraphs and later labelling them with some assigned codes.

Figure 1: Data Analysis Process


Writing the first draft
Further theoretical sampling if needed
Integrating memos diagramming concepts
Theoretical memo-writing and further refining of concepts
Sorting memos
Adopting certain categories as theoretical concepts
Theoretical sampling seek specific new data
Advanced memos refining conceptual categories
Data collection —— Focused coding
Initial memos raising codes to tentative categories
Initial coding data collection
Reexamination of earlier data
Sensitizing concepts and general disciplinary perspectives
Research problem and opening research questions

In grounded theory, coding is mainly conducted in two phases initial and focused coding phase. During the initial coding phase, the goal is to be open to all the possible theoretical directions indicated by the readings of the data. We study the fragments of data such as words, lines segments and incidents closely for their analytic import, whereas in focused coding we select what seems to be the most useful initial codes and test them against extensive codes (Charmaz, 2006).

4.8.1 Initial Coding:

In the initial coding phase the researcher remains open to explore all the theoretical possibilities from the data. The initial codes generated are comparative, provisional and grounded in the data. they are provisional because the aim is to remain open to analytic possibilities and creates codes which best fits the data. Initial coding in grounded theory prompts to see the areas which lack the needed data. The advantage of grounded theory strategies helps to identify the gaps and holes in the data from the initial coding process which helps to locate the sources of needed data and gather them which results in simultaneous data collection and analysis which helps in going deeper into the research problem and help in the developing categories (Charmaz, 2006).

4.8.2 Focused Coding:

Focused coding is another major coding in grounded theory analysis. Focused coding means using the most significant of frequent codes to sift through large amount of data and requires decisions about which initial codes make the most analytic sense to categorise the incisively and completely (Charmaz, 2006).

4.8.3 Axial Coding:

The axial coding follows the development of a major category, the purpose of axial coding is to sort, synthesize and organise large amount of data and reassemble them in new ways after open coding (Charmaz, 2006). The purpose of axial coding is to link between the categories and subcategories and know how they are related. Axial coding provides an analytic power for the emerging ideas (Charmaz, 2006).

4.9 Conversion of codes into themes. The transcripts of the codes are again re-read and broad units of information that consist of several codes are grouped to form a common idea. The common idea is the abstract theme from that codes. The themes are further refined to avoid repitions and are broad enough that a set of ideas are present in different transcripts. Identification of themes requires a great deal of interpretative work and as the theme emerges, they have to be moled to accommodate new text segments as well as the old pertain to a common idea. Coding of the transcripts to some extent depend on whether the themes are “a priori” or “theory based”. This research is having themes which are “a priori” as well as “theory drives”.

4.10 Theoretical Memos. Memo writing is the pivotal step in grounded theory as it prompts to analyse the data and codes early in the analysis phase (Charmaz, 2006). Memos capture the

thoughts, comparisons and directions to crystalise the questions and directions to pursue. Therefore, memo writing provides space in actively engaging in materials, developing ideas, and fine-tune the subsequent data analysis. Memos give space for comparing between data and data, data and codes, codes of data and other codes, codes and category, and category and concept (Charmaz, 2006).

4.11 Subjectivity statement. In any qualitative research, the researcher is also fully involved in the research and not separated from the research in any form. It is quite obvious that the researcher's biases and pre-existing knowledge can also mislead the interpretation of the phenomenon. This type of subjectivity can interfere in the research and can weaken the research. So it is important to mention the subjectivities which can be the experiences faced by the researcher, his pre-existing knowledge, beliefs, attachments and this can help to minimize such influences. I being a cisgender individual, I am not aware of the feelings about transgender individuals. I was not sure of certain findings which the data revealed and certain confusions were rechecked by going back into the data again and again.

The researcher of this study is an Indian 26 years old, working as Full-time PhD Scholar. The researcher is a woman and this research is a piece of the doctoral investigation.

4.12 Representing the data through the thematic network. In this research study, analysis of the data was supported by thematic analysis, and thematic networks were used for interpreting the data and for reaching theoretical integration. The themes are further arranged based on content and theoretical grounds to fit under one network or group. The number of networks will be based on the themes as each network will have a distinct global theme followed by an organizing and basic theme. All the elements of each thematic network are further verified and if necessary refined to ensure that the global theme, organizing theme, and basic theme reflect the data's and the data also support these themes.

4.13 Exploration and theoretical integration. Each thematic network is described in detail. This description is further supported by existing theories from literature along with the description from transcripts. Once exploration and description are completed, a summary of the main themes and patterns is recorded which helps to make explicit the patterns emerging in the exploration. These assumptions and patterns lead to the formulation of findings. The findings can now address the research question and the theoretical interests with arguments grounded on the pattern that emerged during the exploration of the data.

4.14 Validation of the Results

Member check using synthesised analysed data. themes are returned to the participants to claim the trustworthiness of the findings. The participants should be able to recognize their motivations, challenges, and resilience within the synthesized analyzed data. This member check took place after a few months from the data collection event. Participants were also encouraged to engage in the member check and for that, the synthesized analyzed data needs to be presented in an accessible way (Moen & Middelthon, 2015). This method of member check mirrors a grounded theory approach where emerged themes are analyzed and developed by further data collection (Charmaz, 2006). This method also validates results and provide room for reflection on personal experiences and the scope to add data(Charmaz, 2006).

4.15 Ethical Consideration.

This research followed the two major dimensions of the ethics i.e procedural ethics and 'ethics in practice'. Procedural ethics involve seeking permission from the Institutional Ethics Committee to undertake research on human participants (Soltis, 1989) this research was conducted in accordance with Christ (Deemed to be University) regulation pertaining to "code of research and ethics". Since research with human participants requires ethical protection, all the set codal formalities were strictly followed including the written consent of the participants (Soltis, 1989).

The second dimension is "ethics in practice" (Soltis, 1989) which pertain to the ethical consideration while carrying out the research study in the field with the participants. Written consent was taken from all the particiapnst, participants were made clear, that the interview will be lasting approximately 30 to 45 minutes. The sessions were recorded using a recording device as it was not possible to write all the commentes during the interview. the participants were assured abiut the confidentiality aspect and everything is given in detail in the consent form.

5. RESULTS

Transgender individuals are the marginalised group in the society. by facing all the trauma and setbacks in life, the transgender individuals have succeeded and has turned into entrepreneurs.

The present study aimed to explore the major factors that drive and deter the transgender entrepreneurs in entrepreneurial journey with the objectives of understanding the

motivational factors of transgender entrepreneurs, exploring the challenges faced by transgender entrepreneurs, exploring the resilience factors among transgender entrepreneurs and to develop a model which helps other transgender entrepreneurs to start entrepreneurship with ease. Grounded theory method was used to analyse the interview data collected from 22 participants. All demographic details have been mentioned in Table 1 mentioning the participants profile later in this chapter.

This chapter comprises of the researcher's interpretation of the experience of transgender entrepreneurs based on the themes that have emerged from the idiographic accounts of the participants. Verbatim references strengthened the interpretations.

The researcher conducted in-depth interview with 22 participants who have started their business after they have realised their gender and the participants who are not part of begging and commercial sex work activities.

Each participant has been introduced with a short write up with highlights from their respective journeys. These short summaries will serve as a way to understand the participants of the present study. to contextualise the themes that have been drawn from the interviews. More detailed excerpts are explained in the analysis section later on in this chapter.

"Detailed analysis of the transcripts led to the emergence of three super-ordinate themes. These themes emerged following a detailed examination. The analysis involved reading each participant transcript in detail. The researcher noted down points of interest and importance within the transcript and codes were identified. The codes from each transcript were compared and contrasted to identify common themes across all the 22 participants in the study. these clustered codes were given a category title, which was the emergent themes. A structure was then developed to establish the relationships between themes. The emergent themes were then further clustered into super-ordinate themes."

The three super-ordinate themes were:

1. Motivational factors for transgender entrepreneurs
2. Lack of inadequacies and psychological trauma
3. Factors for resilience among the transgender entrepreneurs.

Table 2: Motivational Factors Themes

Super Ordinate Theme	Emergent Theme	Basic Theme
Motivational Factors for Transgender Entrepreneurs	Innate Factors	To prove entrepreneurship is non-binary
		Forego begging and commercial sex work
		Desire to be independent
		Being Content
		To create business opportunities for transgender individuals
		Passion to be an entrepreneur
	Extraneous Factors	Limited Opportunities
		Previous work experience
		Resource opportunities

Theme 1: Motivational factors for transgender entrepreneurs

The emergent theme that led to the evolving of the super-ordinate theme 'Motivational factors for transgender entrepreneurs' were:

- Innate factors
- Extraneous factors

Motivations plays a vital role in the creation of new organisations (Segal et al., 2005).

Innate Factors:

This theme describes the innate motivational factors among the transgender entrepreneurs. Self-assessment of the individual identity is the primary factor which enhances in opening the entrepreneurial motivation (Mahto & McDowell, 2018). The innate factors found in transgender entrepreneurs were to prove entrepreneurship is non-binary, forego begging and commercial sex work, desire to be independent, being content, to create business opportunities for other transgender individuals and passion to be entrepreneurs.

To prove entrepreneurship is non-binary:

When there is a deviation from the sex of the individual to the gender role played by the individual they are known as transgenders (Sampath & Baskaran, 2016). They are resorted to commercial begging and asking alms (Sampath & Baskaran, 2016). The participants in the study wanted to prove entrepreneurship is non-binary and begging and commercial sex work is not their only source of income. As PAR 5 who runs a bakery that sells traditional Goan sweets and also an activist for the transgender individual explained as

"I wanted to show, more than showing I wanted to educate people by telling them that business is not binary, where people should understand that the transgender community when given an opportunity, they can also pursue any business where we can have a good supportive environment where transgender individuals can take up any business. it is like setting an example, they can take up my example and can take it forward, and indicating that they can do anything and the upcoming generation who are struggling and who are in schools, colleges or universities they also should understand that when they come out as transgender women or transgender individual doing wedding, begging or sex work is not the only option which is enforced by the people rather it is an individual choice, but when you want to make an example for yourself you can provide confidence for the transgender individual who has revealed their gender and those who are in and make a difference in their lives. One of my friends had taken inspiration from my life and wanted to achieve something she was very young, she had come up as a trans girl, she had not been given any education as she was from the transgender community."

PAR'5 was motivated to show starting an entrepreneurial activity is non- binary and transgender individuals can also start doing business with ease. the participant also emphasised on inspiring other transgender individuals to start business and begging and commercial sex work is not their only source of income.

PAR 4 from Maharashtra and who sells handmade jewellery and also an activist who works with the transgender community, the main motivation for the participant to start the entrepreneurial activity was to let the society know that the transgender individuals are interested in doing business and have knowledge on starting a business activity. The narration of PAR 4 is

"that my motivations mainly were, like now in the society all the transgender individuals are discriminated and the society has kept them aside, so if I start a business being as a

transgender, the society would know that there are good people in the transgender community and who would want to do business and they know to do the business."

PAR 10 also shared a similar motivational factor that is to educate the society that transgender individuals are capable to running a business

"my motivations mainly were, like now in the society all the transgender individuals are discriminated and the society has kept them aside, so if I start a business being as a transgender, the society would know that there are good people in the transgender community and who would want to do business and they know to do the business."

Forego Begging and commercial sex work:

The main occupation for a transgender individual is begging, commercial sex work, blessing the newly wedded and the new-borns (Kalra, 2012). Most of the participants in this study wanted to forego begging and commercial sex work and thus motivated them to start the entrepreneurial activity.

The main occupation for a transgender individual is begging, commercial sex work, blessing the newly wedded and the new-borns (Kalra, 2012). Most of the participants in this study wanted to forego begging and commercial sex work and thus motivated them to start the entrepreneurial activity.

PAR 1 shared that no transgender individuals has to beg for their living and no individual should give money for the transgender individuals who are involved in begging. PAR1 also added that she wanted to work at different industries apart from begging.

"another reason is I am against begging and I do not feel right about it. Many common men have told me that transgender individuals would shout at them for money, so they give money in form of begging, I tell them, why they have to give money if they shout, you need to stand strong and not give. Firstly, I don't like begging. I wanted to work at different places and in different industries apart from begging"

PAR 3 shared that she was against begging and wanted to be a role model for other transgender individuals that they can make a living apart from begging and commercial sex work.

"I did not like begging and commercial sex work, I want other transgender individuals to look at me and to learn from me and I show them that they can make a living apart from begging and commercial sex work."

PAR4 wanted to change the perceptions of the society who think the transgender individuals are involved only in begging and commercial sex work activities and draw light on the young transgender individuals who are imbibed with abundant talent and skills and such resources should not be wasted by sending them to beg or into commercial sex work activities but rather give access to job opportunities.

"People think transgenders can only beg; can only do sex work (prostitution) we need to change that perception. I am always trying to say this to the society that we also have skills, we are also talented. There are a lot of youngsters in our community. They only go to beg; they don't go for jobs. They are begging as a tradition, this should stop. Young people should be given jobs, they should not beg. Old people who are 60 or 70 years, they don't have any other option except begging. So, the transgender bill should be beneficial to us. It should contain a lot of benefits for transgenders."

PAR 21 wanted to forego begging and so proud that she is independent now dislikes the concept of begging and acknowledges God for giving her the right talent which should be used for the right purpose.

"Now I can say I am independent, and I can proudly say that I will not be going in front of anyone to beg. I am not begging or not going anywhere. Some people here recognized me that I am transgender, and I am not like other transgender people and I am not going anywhere to beg. if I go anywhere like shops or signals for begging, they will give me money, but why should I take that money maam (interviewer). God has given me the right talent; God has given me a good life. Why should I take free money from others?"

Desire to be Independent:

Most of the participants were motivated with a desire to be independent and thus made them start their entrepreneurial journey. Most of the transgender individuals live in the Hijra culture and they are at the mercy of their Gurus, and thus the participants in the study wanted to be independent.

PAR9 mentions that wanting to be an independent person was one of the main motivational factor for the transgender individual which helps in becoming financially and socially independent in the society.

I want to be an independent person. I want to open my business and which improves me financially and increases my image among the general population, so I want to do something of my own, which helps the community people.

PAR10 was motivated to start the business to be financially independent in the society and to meet all her expenses, with all the resources that was available she started to make a living.

I should have me earn my living as we also have expenses to be met such as house rent expenses and that were the main reasons for starting the business. The only thing I had on my mind was, that I wanted to achieve something in my life and excel in my life. Before I became a transgender individual, I had the desire that I wanted to achieve something in life. My friends were also supportive, they told me that you can cook at home and stay with us, and we will look after you by providing shelter and food and meet your expenses this helped me a lot. During that time, I took all the beer bottles and wanted something creative out of it and earned my living out of it. I started progressing very slowly.

PAR15 shared that being a transman or a transwoman working in a salaried job would invite transphobia and lacks flexibility, but if the individual starts a business venture, a sense of independency and flexibility arises and thus was motivated to start the business.

Whatever it is, when a person starts a business, there is independency and there is an amount of freedom which a person has. So, in a job, there will definitely be a lot of issues which needs to be addressed and also address everyone's needs and all the other things, but if we start a business there would be a lot of flexibility and that a transman and transwomen would be running the business together, and that's the reason my husband and I started the business, instead of going and working somewhere else, it would be better to start the business on our own. I started the business to gain independence, and for flexibility in the business, there should be some freedom while doing work.

PAR21 shared the experience of wanting to be independent and wanted to do work by own.

When I needed people, no one was there with me. so that time, I decided that I should be independent and do some work of my own.

Being Content

This theme talks about the feeling of contentment of the participants in the study. It is a positive motivational factor for the transgender entrepreneurs.

PAR14 said that by running a business, the participant is respected in the society and a sense of peace is within herself.

I am satisfied with all the work I do, I have a peace of mind for the work I do, and all the people who look at me, would say that she is earning an income through a business, and through which I am respected in the society.

PAR17 expressed the sense of satisfaction in the business which was received in spite of all the hurdles which a trans woman receives in the society.

I was so very satisfied with the business, even though there were challenges which I had to face, especially when you are a woman and you have to run a business there are much more challenges than when you are a man when running a business, I was quite satisfied with the business I have taken up and I am happy.

PAR19 said that she is ecstatic about the business which she has undertaken which gives her immense contentment in her life.

I am happy and satisfied with my job. I am going to the school and kids love me so much so their love is more important than the money for me.

To create business opportunities for other transgender individuals

This theme explains how the participants in the study were motivated to create business opportunities for other transgender individuals in the society. As begging and commercial sex work is the only source of occupation for transgender entrepreneurs the participants were motivated to create business opportunities for other transgender individuals in the society.

PAR6 is a very selfless and wanted to create job opportunities for other marginalised transgender individuals who lack skill sets to run their own business, such individuals can be employed as a staff in the organisation

most of the time we would not know when we go to a hotel or any restaurant, we would not know who runs this hotel or the restaurant, you only interact with the waiters or you interact with the cashiers or who is helping you there. So, my plan is, in a soft way I want to take in

the transgender employees through my business, it is not only about me but it is also about them. Its where somebody is not able to set up a business just because a trans person is not financially capable of, or not much educated to handle accounts or rest of the things, so these people can become a staff to do their jobs.

PAR7 desired to create job opportunities for the transgender individuals and admitted of doing the best from her side for the transgender community.

So, there should be more business opportunities for the transgender individuals, so I give my first priority for the transgender individuals and then only give it to the other section of the population. So, whatever help I am able to do, I give the best from my side, and whoever puts their trust on me and come, I will make sure that they come up in their lives.

PAR10 had employed two transgender individuals in the business and had trained them about computer skills and software and dreams about making them independent in their lives.

Both my partners who are also transgender individuals have studied till Plus 2, so at the start, they did not know the computer systems or the software. They only knew about operating a phone but now they have learned on operating the computer systems and learned the software whenever they are free, they sit and learn now they do it so fast and perfect. In our organization we have 85 members, my aim for 2020 is that I want them to get a job and I want them to excel in their lives. That is my dream. To achieve that I'll give all my support and what all I can do I will help them.

Passion to be an entrepreneur

This theme talks about the innate driving force which the participants had to start the business. Most of the participants in the study had a great passion to start the business and this can be seen in the narration below

PAR4 had knowledge about running a business and was crystal clear on the opportunities which was available in the market, skill set required to be an entrepreneur, obtain the resources and to market the products in the market.

To do a business like this, we should be well aware of what kind of business we are doing. We should like what we are doing. I have studied marketing and we know that to sell any product, we need to convince people, we need to make sure people are aware of our products, we should be able to convey people how good our product is. For all this, it is

important to have both marketing and communication skills. I was always very interested in jewelry designing. I myself wear jewelry. Every woman, including transgenders wear jewelry. First of all, you need to understand what your skills are. If you like cooking, or stitching, if you are good at jewelry designing. Everyone will have some skill in them. Just find that skill and work in that area. So, start your business according to your skill.

PAR6 did a thorough business research for the venture and started the business with a great desire to be successful in the business. She explains on how she started the business and the business research and the opportunities which she identified to start the business.

I always wanted to do something which makes me happy and also make an earning out of it. I love this place where I have started and set up the business, this place is Rishikesh. It is something which I like to do, such as meeting new people, this not only gives me business but also helps me build relationship when people come there, like the heterosexuals or the cisgender individuals, different age, different groups and different cities, which will be a very good way to educate the people over there about the community. Now the new trend and what other people who are doing, like who are in business for a long time, they have set it up in the forest, it did not happen just because I wanted to do it, I had visited quite a lot of them which is from Delhi to Rishikesh which is near Uttarakhand and I observed a lot of things on how it works and what all we need to do. So it would be like a hotel but a camp thing where you can live peacefully for some time and enjoy nature, for that we provide any facility which is provided by any hotel or hospitality which is like breakfast, lunch or dinner and there is a small place where people can play and also like a small swimming pool where work is still going on for a small swimming pool and there are camps which has three beds so a family can come and stay there like who wants to come and stay alone can have their own single camp it runs like that. I did not start this business by not doing any background or any homework I did a thorough research on how it works

PAR9 has a strong passion to start a business and be a trans business woman. The participant is passionate about designing, beautician and is an artist.

I always wanted to be a trans businesswoman someday. To be a trans businesswoman was my main motivation. Whether it can be an interior designer or anything. I wanted to be independent. One can grow very well in income-wise and also do what one loves to do also I am an art lover I wanted to dance, makeup so I wanted to do something. I am a designer, makeup artist, and an art lover so after completing my designing from architectural college I

was working. I was working as a designer in 2009 then after 2009 I started my freelancing work, and also in 2009 I started my course on makeup and I started working on that, so as I told you I am an art lover and as I told you, I love art, designing, coloring, makeup so I was doing all this. So I thought whatever business I do, it has to be related to this and another thing which I wish on my mind was, if I start makeup business, I can also do the designing work as well and if needed I wanted to go out and work as well. I had told you, that I have dedicated my life for the art and social work, so I want to do something in that only, and definitely I wanted to open my business which improves me financially. I want to excel more in arts and study in makeup and besides that, I am also into theatre.

PAR18 said that the participant feels very happy and has a strong passion for baking and cooking new dishes from childhood. The participant joined skill development courses provided for the transgender individuals to start the business.

Cooking is my hobby so I did a baking course in college, they had provided me a platform for baking and they had given me opportunities to make the cookies and named the cookies as Sehej and started to sell from shop to shop. I feel very happy and satisfied with my work when I work in a kitchen, and any work like cooking, trying new dishes or baking, I like to spend my time in the kitchen, because I don't mind how much time I work in a kitchen, I think cooking is my passion. From my childhood, I like cooking, in the college, they started giving education and skill development courses for the transgender individuals, I was part of the program, the program was for 6 months I joined that course and I learned cooking, and I am part of the baking work.

PAR20 has a strong passion in the fashion industry and worked at various places to fund the business and started attending classes to learn stitching and fashion designing. which the participant had dreamt of.

First of all, I was very interested in the fashion industry; I wanted to be a designer, so I did a diploma course. The very first job that I did was security guard, after that I worked at Mc Donald's, then I worked at BPOs, then I worked as a data entry operator. When I worked at BPO I learnt about computers. From the beginning, I wanted to be a designer so learning computers helped me. I did not have enough money so I started working. In BPOs I got to work at night that's when I started doing courses in the morning. After that, I started collecting equipment's for my business. Then I did not do any job. I am very interested in stitching and designing. From the beginning I was very interested.

PAR22 has great experience in the field of fashion designing and had a strong passion to be an entrepreneur and said,

Apart from this, I wanted to start my own business and I wanted to be an entrepreneur and set up my own entrepreneurship with my own ideas and my own concepts. I was very passionate in fashion design and I always wanted to start it on my own. And I have 8 years' experience in this field and I have learnt a lot and I know what it means to be an entrepreneur. So, I have my experience now, like professional and personal.

EXTRANEOUS FACTORS

Limited Opportunities:

The transgender individuals are the ostracised members of the transgender community and there exists limited opportunities for the transgender individuals to earn their living. Thus, this theme focuses that since there is limited opportunities available for the transgender individuals they are motivated to take up entrepreneurial activity.

PAR6 with a lot of grief said that for a transgender individual begging and commercial sex work are the only two options which are available to make a living in the society.

in my experience we have limited, rather I cannot tell limited, rather we have only a few options available with us in which we are surviving or make our living which is either through sex work or begging.

PAR8 a female to male transgender individual, mentioned that the it was not a matter of motivation but a matter of survival for the transgender individual to start the business. For a female to male transgender individual who have not undergone hormonal therapy the chances of being attacked in the society is greater when compared to a male to female transgender individual. PAR8 realised instead of working for others, it would be far better to invest the same time to work for a own business.

it is not a matter of motivation, it was a matter of survival, I have been taking hormones and there are many side effects. As I was in marketing and so I need to travel a lot, so the hormonal medicines would directly affect my health, so I stopped working for others and then I thought why would I not invest the same time and effort in somewhere else, and so I started the business. So that is the only motivation I had. When a male to female comes out, they have the confidence that they can do any work and survive. But a female to male transgender

who has not undergone hormonal therapy, he can be attacked physically. So, in what guarantee he will go out from his home, so 80 percent of people will live their lives in this way, only the rest 20 person who gets support will stay and work.

PAR13 strived hard to find an employment opportunity but could not succeed due to lack of education, transphobic environment and skills, due to which the participant was motivated to start the business.

I wanted a change this mindset. Many times, I have gone to meet people for jobs and they would tell me "You are a trans, our office staff would not agree to this, they won't react well, they won't be willing to work with you" because of such mindset I found it very difficult to get jobs. I have learned only Hindi basics, so my English is weak so that also becomes a problem in getting jobs. Mostly the problem will be that either a woman or man works at the office, trans will not have a role there. Some people even take interviews and when they get to know I am a trans, no reply comes from them.

PAR17 completed engineering before coming out as a transgender individual and the certificates which was received was not valid as the identity was mismatched and due to limited resources in hand the participant started an online business.

I had to start the business because I could not work anywhere because when I transitioned even though when I had educational degrees and professional degrees, I could not get a job because I could not transfer all my certificate names. I was an engineer by education, I had very good score in engineering and I had topped my classes, there were certificates which showed these scores but still it was not possible for me to own up those certificates, because the certificates were in a different name and it was in a boy's name and now I had become a woman only I could believe those were my legal certificates and in no way there were no means of changing my legal personal hood and my education. Now, I am a woman, I look like a woman and work like a woman and I have the woman's identity and all my identity which was on paper are on a boy's name so it is impossible for anyone to believe that I own them and I lost it, I lost my person hood as well my human status, by person hood I mean, I lost my skills, my education, my capabilities and my identity, all these legal identities, I even lost my citizenship, if someone had asked me which country I belong to I do not have anything to prove that I was an Indian and I belong to India and I am a citizen of India, because I was like a dog which does not have any identity, like a dog just lives in that land and does not have any identity just like an animal living. When they asked me what my name was, I did not

have anything to prove my name as well, so those things made it impossible for me to get a job, only where I could survive was by starting with a business, so that was the motivation for me to start the business. Necessity is the mother of invention, every day I used to sit and think what should I do for the next meal, I did not know if the next day I would have shelter for the next day for my head as I could not afford a one room to stay, so necessity is the mother of invention. So during that time I was reading a lot of things and one of the things which I was reading is that the online e-commerce was batting up in India, so I just sailed through that, and one of the thing is that through Ali express I could sell my products I chose Indian products which China could not compete with me so I chose Indian jewellery so China could not give me much competition as people would not buy Indian products from a Chinese product, so through which I started the business and that helped me.

Previous work experience

This theme talks about the work experience received by the participants in the particular field. The participants in the study worked previously in various jobs which was a main motivating factor to start the business.

PAR2 had worked as a cook previously and had the experience of cooking for 350 to 400 people and thus did not find it difficult to start the business of her own.

since I had already had an experience of cooking, I did not face any such challenge. From the time I had left my house and came, I have been working so I would not find it difficult. So, I did not find it difficult. While I was working, I used to cook for 350 to 400 people. So, I did not find it hard.

PAR10 had studies tally software and based on the acquired knowledge she was able to start the online business.

I knew computer systems as I had studied the Tally software so based on that I started the online business. I used to work as an employee in a transporting company earlier, and I knew the computer software.

PAR17 was running a cyber cafe when she was pursuing her engineering.

I was a student entrepreneur, so when I was in my engineering, I had started a cyber café in front of my college.

Resource Opportunities

Transgender individuals resort to begging and commercial sex work as they have been sent away from their families (Sampath & Baskaran, 2016) also face various exclusions as social and cultural participation, exclusion from economy, exclusion from politics and citizen participation. They strive for resources to start their life journey as a cisgender individuals. The participants in the study mentioned about various resource opportunities which they received to start their business.

PAR2 started the business with the help of an NGO, they financed the initial investment to start a mobile hotel. Furthermore, the sense of social inclusion she received from the customers and neighbours increased her motivation to start the business.

So, since I lost my job there, I approached a Care Foundation, it was then a madam there told me why would I not start a business of my own and not search for jobs. It was only because of her ideas and only because of their help that I started the mobile hotel shop. The NGO got the vehicle and brought all the sources and they spent around 1,00,000 on utensils. There were also rich people who contributed some amount and helped me they had also been part of the opening so they have helped a lot, and I am earning a good amount of money through it. I became well known and I was appeared in television channel and newspapers. The foundation asked me to see a place and decide on where I would start the business. So, I decided a place and told them. A madam named Vimala and Arjun sir took the main lead. Since many transgender approaches them and ask them for help after giving them resources, they would let it go mid-way. So, they asked me several times to come and go. So even I went and approached them. Since I approached them multiple times, they were confident on me and helped me by giving me the mobile shop and utensils. The place we reside gives us good respect. That's because the way I am, people will give respect. I am so clean and neat, I am not like the other transgender individuals who drinks alcohol or party, I don't involve in such things. I had approached the NGO seeking for a job. I had taken all my certificates of work experience, during that time the foundation told me that, I had such good experience from companies, why would I not start an own business? it is wholly because of the foundation that I started the business. They have helped me a lot. Some of them fold their hands and thank me for the wonderful food. People who talk to me call me 'Amma' with respect. All our neighbours also are very kind to us. They do not differentiate that I am a transgender and they are very helpful. I had gone to the collector office and I had given a writing to them that I was running a hotel at this place. I also had been appeared in a newspaper.

Exhibitions which are conducted solely for the transgender individuals gave a great platform for the transgender individuals to showcase their talents, and many transgender individuals displayed their products and received their first feedback from the customers. PAR5 set up the business in an exhibition conducted for the transgender individuals and received her feedback from the customers to start the business.

I started with the stall in the Mumbai mela, I was inspired through that stall, where they gave me an opportunity where I could come and keep stalls. I had participated and seen the enthusiasm and the environment over there, where people had participated for the transgender individuals to do something or to get an idea to improve their lives so from there I was inspired. This was an inspiration for me to first put up a stall outside the state to first see the response and yes, I got a very good response, but I had taken very less product and it was a good response. But outsiders say that it is very nice and I have given details about my sweet and they can order it, and yeah it was positive. Yes, yes it was a very good response where people there were like "Oh My God! These sweets are from Goa!" it was amazing kind of feeling and expression from the people like "wow" and it was something very new like the means, the ingredients and the process of preparing it.

Family support and the gurus in the transgender community play an important role for a transgender individual, they decide the career and growth of a transgender individual as PAR7 she received her family support as well as the support from the gurus.

My family has accepted me. So, the main people who supported me is my family. So, all the transgender individuals who trust me and come for security, I let them stay with my mother, when I have to go out for any business work. So, when the transgender individuals are in a family setup, they would not be getting any other bad thoughts. So that's the reason, I let them stay with my family, and then go out for any work. Yes, my guru is very supportive, and if I ask her for any finances, I would definitely get it, but because I would grow, she would help me. My family also accepted me, and my mother told me "be however you want, but do not be like others, and you should set an example for other transgender individuals". So, to keep up my parents words, and to protect my family's name I started this.

PAR19 received the support from a company named Kutchina foundation through their CSR activities, also there were few club members who helped the participant by providing place to conduct their school.

Kutchina foundation which is making chimneys and other things, so a CSR company used to fund their entrepreneurs all over India and I am part of it and they fund me as well, so they are giving fellowship for entrepreneurial works, but they fund only for the handicraft making work and not for the school. Funding is not a big issue because of the Kutchina foundation, they provide some funds for our business and Anam Prem which conducts exhibitions once a year exclusively for transgender entrepreneurs and there we can put up stalls over there. I had a friend who is also a transgender and who lives and comes from the scavengers community, she lives there, so I had always wanted to help the poor and I spoke to her and she said, come to my community and talk to the parents of those kids and I had to talk to the club members for space and they agreed and they told for every two hours they will unlock the club and give the space for us, so they gave the club room for study and that's how the school is running.

OBJECTIVE 2: TO PROBE THE CHALLENGES OF TRANSGENDER ENTREPRENEURS

Table 3: Challenges of Transgender Entrepreneurs Themes

Super ordinate Themes	Emergent Themes	Basic Themes
Lack of inadequacies and psychological trauma	Lack of adequate resources hinders entrepreneurship	Inadequate support from family
		Inadequate support from society
		Inadequate support from government and institutions
		Inadequate support from transgender community
		Lack of financial, marketing and human resources
	Experience of 'coming out'	Engulfed with fear
		Traumatized in changing gender
		SRS surgery- not just another surgery

Lack of inadequacies and psychological trauma

This theme explains the challenges faced by transgender entrepreneurs. This theme is further divided into lack of adequate resources hinders entrepreneurship and experience of 'coming out'.

Lack of adequate resources hinders entrepreneurship

This theme encompasses the various inadequacies for a transgender entrepreneur.

The sub themes include:

- Inadequate support from family
- Inadequate support from society
- Inadequate support from government and institutions
- Inadequate support from transgender community
- Lack of financial, marketing and human resources

Inadequate support from family

As the transgendered individuals do not fit into the status quo of the two gender rule the families are not sympathetic and feel ashamed to show love toward the compassionate needs of the transgendered children, as they are abandoned by their families they miss out on their educational opportunities (Nanda 1989), (Agoramoorthy & Hsu, 2015). Most of the participants in the study lacked support from family members and they lost their legal rights over the property, and thus the theme encapsulates the inadequate support received from family.

PAR2 explained the inadequate support received from the family members and also mentioned about the incident which took place in their family when a one of their relative changed his gender, here is her narration of her incident.

I do not have any family support. When I was young, I left my family and came out. I was very scared, because one of my relative was also a transgender, he went to Mumbai and got operated and then came back home. When he returned home, everyone took good care of him and supported him, but finally they poisoned his food and killed him, so for this reason I was very scared and if people in my house found about me, they would do the same thing to me as well. So, without informing them, I went out. Later, in my house, they did not give me any property and took away the legal rights. It was only recently from 10 to 15 years that the

other transgender individuals understood that I am also a transgender. Till then they were thinking that I had not undergone an operation, they used to keep asking me before, you look like a transgender why don't you undergo an operation, so I told them, no I don't want to undergo operation my family would question me, so I used to cut my hair and wear a pant and shirt. After that I revealed to them saying that yes, I have undergone operation. I had to lie to them because my younger sister was staying in Anna Nagar and her husband was a painting contractor, so I was scared that someone would go and complain about me to her so I was hiding things from everyone. After my sister shifted then I revealed it to everyone. Those who did not undergo operation, run away from their families and come out. When they are at home, the members in the family would notice their behaviour and would hit them and beat them up. When their behaviour starts to change, they would want to start wearing ladies' dresses and getting ready like ladies. During that time, they would be chased away from their family.

PAR3 mentioned about the treatment she received from her family members in her house.

Nobody supports me. Only for namesake, they have kept me at home, or they would be happy if I was dead. The family needs only money and nothing else. They do not let me take part in any household activities or any functions. No one will support me after my brother and other family members eat food, the leftover food is given to me. I have also faced a lot of problems.

PAR14 had a challenge to explain to her family about the gender transition as she would not be able to give birth to offspring's.

I face a lot of problems, at home for my mother I was born as a male child and I was the only child for my parents, now I would not be able to give birth and I cannot have offspring's, it was very difficult for her to accept it.

Inadequate support from government and institutions.

Transgender entrepreneurs lack support from government and institutions as PAR4 explains about the inadequate support received from the government, and Maharashtra Government has not worked enough for supporting the transgender individuals in the Maharashtra.

The government has not done anything in Maharashtra. Maharashtra government has not done anything for us (transgenders). So I have a lot of requests. I request them to give us provisions for loans and support us. We face a lot of discrimination. That should not happen. Our state government is a little backward and weak because other states like Tamil Nadu and

Kerala support transgenders but not Maharashtra government. So, this request is towards the state government and the whole of India. But it should begin with the state government.

PAR6 mentions about the lack of education among the transgender individuals which causes unemployment among the transgender individuals in the society.

the transgender people are either disowned or they are put in a very messy situation that they run away and they never get a proper education. It is quite obvious when there is lack of education there is lack of confidence and lack of understanding on what is happening around you are unable and feel handicapped when doing something which you may have done better than anyone. The first level of success, it is not that illiterate people are not doing good there are a lot of people who are illiterate but they are highly educated I see education in a very different way and literacy in a very different way, everybody who is literate is not educated but this is the reality. Wherever you go, the first thing that is required is how much have you studied? What is your technical qualification? The first thing when a transgender wants to join a company beside entrepreneurship, even when they want to join for a regular job it is very difficult to be placed.

PAR15 is looking for a marriage certificate and also applied for health insurance policy and mentions that the certificate was rejected by the institutions.

I am 32 years old; I am married and I am still finding it difficult to get my marriage certificate and a health insurance policy, we have submitted the documents and thrice the certificate has been rejected.

PAR17 mentioned that the main challenge for a transgender individual is the legal identity as the transgender individuals does not have any kind of proofs to prove their citizenship in India.

The main challenge is legal identities one needs legal identities to register your business and there is no simple way to get an identity for a transgender individual, even if a person has to go in front of a magistrate and the magistrates doesn't have time to give us identities to a transgender individual, we were in such vulnerable situation what applications do we give? It has to be made easy like a simple pan card, how easy it is to get a pan card or apply online and you get a pan card. But a transgender individual, has to go to the magistrate, and you know how busy these magistrates are, they don't even listen to you and they don't have time to even listen to the criminal cases that are going on in the court, they don't even look at the

person's face the judges don't even care, they are so lazy the Indian government employees are so lazy especially the judges as they are at the higher level in the democracy as well, now can we expect them to understand the transgender people's plight. People should be given id's such as men and women and not as a transgender until they want as a transgender because there is too much stigma being a transgender, it is like a Nazi and Germany where they put a yellow band around Jews, why should they put a tag around our Id's to indicate that we are a transgender person, and we should treat him that way or treat her that way for someone to discriminate us. So, we need a id which protects our privacy, and does not disclose our medical history. Being a trans is a medical history, if someone has diabetes does the government mention in the identity card that oh, example Sharon has diabetes, will they mention in election card or Aadhar card that the person has diabetes no, because the medical history would stigmatise the people, maybe the employer does not want to hire an unhealthy person because that person is suffering from a serious health issue. So that dimension has to be taken into account and that a person's privacy has to be maintained. We need id's that does not make us vulnerable that does not allow the society to discriminate us further, give us the id's the way we want and not the way you want. So this is how bureaucracy works and it is very difficult for people to get their id's, and it has to be genuine, and it should not violate the policies and privacy and it puts discriminatory marks on our id's and it should be removed, so these can help the transgender people live their lives apart from businesses. I could not go to the police station and complaint that my family is trying to kill me because the police itself, has a very stigmatised view and they would tell me correct yourself and the family would not kill you.

Inadequate support from Society:

Transphobia in the society fuels violence against the transgender community (Divan, Cortez, Smelyanskaya, & Keatley, 2016). This theme explains about the inadequate support received from the society.

PAR3 shared the customers and the sellers reaction to the transgender individual running a business.

some of the customers get scared of us and will tell me "Is it you?" and give us dirty stares and treat me cheaply. People in the market do discourage me, as other transgender individuals who are into begging would have visited the same shop and would have created a ruckus in the shop, so when they see me when I go to buy items, they would also just send me

away thinking I would also misbehave. It is just our fate. If I was a woman would they talk in such a way? If it was a woman, would they tease them? NO, just because we are transgender individuals, people tease us and make fun of us.

PAR9 started the business with all the savings which she had, but the customers discriminated her because she was a transgender individual and furthermore she faced a lot of abuse from since her childhood.

But the investment is a very important thing. Even when I started my shop, I saved money for that and then invested in that, and as you know, living in Mumbai is a big problem as we have to pay huge rent and also dealing with people's mentality. But at the start, people did not realize that I was a transgender, because I look feminine and my voice sounds like a feminine, but when they realize that I am a transgender, I just don't know why would they stop coming to the shops. I don't know when India will change, especially the mentality of the people. I have suffered a lot as no one could imagine such as sexual abuse, taunts. Now I am doing as a freelancer, so people would call me directly, and then I would go meet them and help them with all the interior decorations, but I am still yet to establish my customers, as people doubt that, I am a transgender and how could I take up the business. So, I worked in the school for one year, and I was the first trans teacher who worked there in the school, but also then I could not get that comfort in school as others did not like me and I had to face lot of issues. The Landlord was little conservative, at the start everything was very new and I had challenges in that, everything was very new, At the start people had little fear about me, like oh, God how can a transgender do business. I have suffered a lot of things such as, I was a rape victim, I was sexually abused in schools and colleges, all this happened in childhood only.

PAR18 is a very kind and innocent person since the society is not aware about the transgender individuals they are victims for unlawful things.

I am also very kind at heart, and it is very difficult for me to identify the person who is standing with me or against me. so, I think if a person is helpful is not able to identify if the next person is wrong or if the person is the right person, because I easily trust everyone, and sometimes, I face unlawful things in my life like mobile snatching or something unlawful. First, I think, most of the transgender are facing gender issues, society is not aware of gender.

Inadequate support from transgender community

Participants who are part of the Hijra culture faced discrimination from the transgender community as their gurus did not support the transgender individual to start an entrepreneurial journey.

PAR4 mentions that transgender individuals should start getting dressed as a normal person in the society and should avoid wearing loud makeup or loud dress.

We need to change your perception a little because many of our people (transgenders) wear loud make up, they wear loud dress. So that should be reduced because we need to be in the society so we have to think about all these. If you wear loud makeup or loud dress, other people might not accept you.

PAR7 started the business in order to pave way for the transgender individuals to enter the mainstream society, but she mentions that there are only very few transgender individuals who are interested in doing business or any other job activities as they compare their income with other transgender individuals income who earn through begging and commercial sex work activities.

To be honest with you (interviewer) there are few transgender individuals they will only be with us, use us and they go off, so I cannot concentrate only on the transgender community. I can do my best to uplift them, but after that they themselves should take the responsibility and move forward in their lives. Even the transgender individuals should understand the business activities, but even after they understand they would start questioning and comparing the income earned from business activities and the income earned from begging and sex work with the other transgender individuals, and thus they get influenced by other transgender individuals. This is the reason I have conflicts with the higher people in the transgender community. I will also not be able to tell that the transgender individuals should study and get educated, so thereby, we have so many conflicts and issues with the transgender community. the transgender community have not been supportive. Like what happens to other transgender individuals is, when they come for safety and shelter, the gurus would give them loan, and they force they Chelas (disciples) to repay back the loans through begging and sex work. the other gurus in the community would create a situation where they would arrange for loans, the transgender individuals would find it hard to repay the loans and thus, enter into begging and sex work to repay the loan taken, I am against this practise. So, I have moved out of the community and I have started everything all over again. when it comes to my achievements and my dreams, my guru is not supportive, which I disliked. They have been

a hindrance to my dreams and my achievements. So that is the reason I am not able to go back to the community. So all my operation expenses I took it, and because they had taken care of me, they took around 2lakhs, telling that they had to do a function, so I had to pay for my function, look after my business, and look after other transgender individuals who come putting their trust and also look after my family, and also myself, in midst of so many expenses, when I asked why 2 lakhs, they told that everyone paid, so even you have to pay. But others are going for begging and prostitution and earning their living, so they are able to pay, but I am not doing any such activities (begging and commercial sex work) so why should I pay? They are not understanding the situation at all. I cannot fight and argue with them, so I gave the money thinking they would be a support for me, but after I gave, they used the money to grant loans to other transgender individuals and later sent them to begging and sex work. So, I started thinking whether I give the money to them? So, there are so many issues. I have given them 50,000 till date, I cannot give them more money henceforth. Why should I give them? The operation was in my expenses, and they told a ceremony has to be conducted and the expenses for that was around 1 lakh and apart from that I had to pay another 1 lakh, and I don't understand what kind of expenses this is. They accepted me as their daughter and took care of me and still they make me pay for all such type of expenses.

PAR13 said that the transgender individuals did not support as the participant did not involve in begging and commercial sex work activities.

The transgender community did not support me because I am not involved in begging or sex work that is why. Because of that, they taunt me that I don't like the trans community being a transgender, you live your own life separately as a woman.

PAR21 expressed that other transgender individual in the society taunted and questioned about the income that she received from the business and compared to the income that other transgender individuals received through begging and commercial sex work activities.

Now some transgender will see and tell me, what do you do? Do you run a small parlour? Government did not help you? That's why we told you to count upon me and enter into begging and commercial sex work. Transgenders also has to work. If I call other transgenders to come to the collector's office to ask them, no one will come madam, they will tell that they have work so mainly transgenders are not coming in front, I am an alone transgender and what will do? If there are 10 people to raise their voices, their voices would reach somewhere, but I am single person, where will my voice reach? I saw a post from

Tamil Nadu and Kerala, they are doing a milk farm, they are taking milk and they are selling their milk to big plants, some transgenders are working in dairy farm also. There transgenders are in one unity, here transgenders don't have unity. First transgenders are raising their voices that transgenders have to do this and they need help, but first transgenders need to change themselves. After that society will accept you. When you feel like a female, you dress up like a female, you don't show your body parts out to behave like a female. When we feel we are like a female, we should behave like a female, we should change ourselves. After that society will accept us and govt will be accepted. In transgender community there are many talented people in rangoli, mehendi, makeup artist, tailoring, beautician, we are boys by birth, when we feel like a female, and change ourselves we are good makeup artist, but no one wants to do job. If one month if you work hard, you will get ₹10000 to ₹15000 but if you go to signals, for one hour you will get 2k to 3k so who wants to work for ₹10000.

Lack of financial, marketing and human resources

Participants in the study mentioned about lack of financial, marketing and human resources to start an entrepreneurial journey. As PAR11 shared that getting a loan was the greatest challenge.

In business, I had a financial problem getting a loan from the bank was the biggest challenge

PAR15 explained that due to the pandemic, the business was hampered and the participants found it difficult to run the business and pay off the expenses.

due to coronavirus we have stopped the business and fear has started to build up since tomorrow, I have to pay 16,000 as rent and electricity charges and also 6,000 as room rent for the transmen who are employed are staying with us. Since we have given them a job, we need to look after their stay as well. So I have to pay 22,000 as rent for this month. We have fear within us. since this corona issue has come now, we do not know how to plan next, our minds are very blank now. Since now, we have to pay 22,000 as rent and we should start preparing another 22,000 for next month's rent so there is a financial problem, we are not able to think anything right now.

PAR18 shared the experience of having lack of manpower in the business. PAR18 experienced a lot of miscommunications in the business and was finding it difficult to engage the transgender in the society.

During business, I was facing lack of manpower, punctuality and transgender people do not have the willingness to do hard work and they are illiterate and it is very difficult for them to work in a team and how to do any productive work in a team and they don't want to take any orders to lessen the work, they want to be superiors and they don't want to listen to anyone. the transgender individuals want more freedom regarding their sexual interest, and most of them are attractive in singing, dancing and begging or sex work and they are mostly involved in sex work and it would be difficult to engage them in productive work. So, it is very difficult to take out meaningful work from the community people. Even when a panel was organized for training transgender individuals most of them were not willing to be part of training and most of the transgenders try to only change their certificates and avail the government facilities, but they are not ready to understand these things. during work I was facing a lot of miscommunications between teams, if they say any work for me, I will do. But if I say anything for them to do, they were not ready to listen and that was the main issue in teamwork and it is important to help each other to work as a team under one roof, but I was missing this while working with the community people. The second thing is they were not able to calculate basic maths and they were computer illiterate these were the problems, what I felt as a psychological factor is they were not connected to support each other work and communication problem was also there, they did not understand each other, so these were the problems.

PAR20 faced marketing challenge in her business as the customers would not look at the quality of the product but look at the price range and thus faced issues related to marketing.

Other than all these, the biggest challenge is marketing. If I make a design, how do I sell it is a challenge. I can make nice designs but until I show it to someone nothing can happen. I make hifi fashion products so my tops would cost 600-700 because they are hand embroidery but if I go to local shop to sell they won't accept as they want something around 200-250. Low costs happen only when we produce in bulk during seasons. I'm trying to make quality products at lower rate.

Experience of coming out

All the participants had to face the issues while coming out as a transgender individual. The psychological trauma which the transgender individuals face The transgender individual face a lot of psychological trauma The transgender individuals face psychological problems such

as post traumatic stress disorder, major depressive episode, obsessive compulsive disorder, suicidal tendencies and panic attacks (Bund, 2013).

Engulfed with fear

Most of the participants in the study experienced a lot of fear while coming out as a transgender individual. As the participants in the study feared the society and feared family.

PAR9 feared on whether the society would accept them her narration was as follows:

When a trans person wanted to do something different, the fear of whether they will accept me or not, what would people think, will we be abused by the boys? So those were the things which were running on my mind, it was more like a pressure, the social pressure we had to face was too much, that was on my mind.

PAR 17 is emotionally strong but she was scared that her family would kill her.

the other trans people were never even part of my journey, it was only when I reached a place where I was strong enough to say that I am in a safe place, and people can't harm me, people can't be mean to me and people can't destroy me or kill me only then I became more vocal about my trans identity. One of the major reasons for me to be so scared was that my family literally tried to kill me that was a huge fear.

PAR21 is scared about the society and the following was the narration

How many days can I stay in 4 walls, I do have friends but I meet them only outside and no one can come inside. If I talk like a brother or friend the society will think why I am talking to him like that, I am afraid about my image, no one can point out like why boys are going inside her house, I am very sensitive and I am very afraid person.

SRS Surgery – not just another surgery

Sexual Reassignment surgeries are conducted for the transgender individual to change their sex which they were born with. The health system available for the transgender individuals to undergo the SRS surgery is very dim. The participants explained their trauma while undergoing the SRS surgery.

PAR8 explained about the health system and the awareness of SRS Surgery in the country. He explained how traumatizing it is to undergo a SRS surgery in the country.

Again, what difficulty I am facing is, I have undergone only one surgery, I have to undergo many surgeries to completely become a transgender. SRS process is a big process, so I am undergoing my hormonal treatment, uterus removal and bottom surgery and so many is there, so this is very expensive, and in India, there has not been any one single success story on a female to male transgender which was recorded. there are so many success stories and operation for male to female which is very easy, but female to male surgeries are very difficult, and very complicated and very expensive, we can say that the expenses are 10 times more than the male to female operations. So that is the main difficulty I am undergoing, I don't want to live my life with half surgery, I have to undergo a complete transformation, that is my aim. So, as a transman and on behalf of every transgender individual if we bring a SRS from Western countries, there are few cases where we have reported success, but not in India. That is my main concern and main problem I am facing right now, how long should I go around without undergoing any operations, I cannot stop this hormonal medicine also, if I stop, I might get back to my old nature. Now my facial hair is coming, because of the hormonal medicines which I am taking. The moment I stop this, it might affect my health also. So, health is my main concern as a transman. That is the main challenge which I am facing. There were also issue that we cannot use a common toilet, even in hospitals male to female people are easily identifiable. So, what I would prioritize is the health issues, there are so many surgeons who are there and not utilising these services. So, I don't want to do my surgeries in India, if you are spending huge money, we should get a good return out of it. It shouldn't be a double work. A guy from Trivandrum had undergone a bottom surgery in Mumbai and the whole operation was a failure and they have to repeat the whole operation again. So, he had to suffer so much, almost close to one year he was in hospital, which is very dangerous, so the system has to bring about changes and awareness on what should be done and what shouldn't be done. Initially, after 10th standard I had stopped my studies, so my parents did not know what to do, that was my first challenge, they had taken me to a psychologist and a psychiatrist and they gave me medicines and made me sleep and all, so even the psychologists did not know what to do, that was another challenge.

PAR11 shared the after effects of the SRS surgery. Her narration is as follows:

I am a trans woman, male to female. I had to undergo SRS surgery and face a lot of problems. when I had to undergo the operation, there was a lot of trouble I had to face. There is a big ceremony which is conducted by the transgender community after the operation.

After the ceremony, my urine was blocked, and with the help of steel rods they had to put a tube they created a hole, and still, I had to face so many complications.

PAR16 a transman shared his experience of undergoing SRS surgery and the operation which was conducted is not successful.

there are so many of them, but the female to male transgender individuals, they stay only at their houses and they don't come out. It is very difficult for them, even if you look at trans women even they don't have safety when they come out, for a trans man, till they undergo surgery and till they grow their beard they have to face a lot of challenges till then many of the transgender individuals have given up and they have returned to their homes. So for a trans woman, when they come out of their homes they will be physically male and they can do any work and they would not have any security issues and they can lead their lives till they undergo the operation. So in female to male, everyone will have a fear within that's the reason they won't come out of their homes. I have completed one surgery but when they completed the surgery it was fine, now that there is extra flesh and skin which is there which looks very bad and I have to get it done again. In few hospitals they do the surgery very well, in the hospital which I did the surgery, I was the third patient in that hospital to undergo the female to male operation, it is a research center so the first patient whom they operated was perfect, and the second patient whom they operated was slightly different and when they operated me also they surgery was very different so I am still not able to wear my vest properly if I have to do the operation again, it would cost me one lakh. Hospitals are not aware of the female to male surgery yet, if we show them pictures on how we want it, they would try it, but there is no specialist, a plastic surgeon would do undertake the surgery. In Coimbatore, there are a couple of them whose operation has been done perfectly, in Chennai also there were some of them who underwent the operation, but everyone's surgery differs, and there is no specialist for a transman. While, for a transwoman, there are so many specialist doctors who have already come, and there are many hospitals that have been specialized in the area. In government hospitals also there are so many of them who have become specialist in that area, let us see.

OBJECTIVE 3: TO EXPLORE THE RESILIENCE FACTORS OF TRANSGENDER ENTREPRENEURS.

Table 4: Resilience Factors themes

Super ordinate themes	Emergent Themes	Basic Themes
Factors for resilience among the transgender entrepreneurs	Relies on external strength to face adversities	Achievements and financial independence
		Transform as a transgender individual
		Acceptance and engaging people lay the foundation to overcome challenges by a transgender individual
	Relies on internal strength to face adversities	Inclination towards spirituality helps to face challenges
		Relies on one's strength to face adversities
		Cognitive adaptability

Factors for resilience among the transgender entrepreneurs

Resilience is the ability to regain mental health despite facing adversities (Herrman et al., 2011). The subthemes that lead to the main theme 'Factors for resilience among the transgender entrepreneurs' were:

- Relies on external strength to face adversities
- Relies on internal strength to face adversities

Relies on external strength to face adversities

The subthemes that lead to the emergent theme were:

- Achievement and financial independence
- Transform as a transgender individual
- Acceptance and engaging people lay the foundation to overcome challenges by a transgender individual

Achievement and financial independence

The participants past achievements and financial independence helped them overcome the challenges as PAR1 was excited to share the news that she was the first transgender individual in Karnataka to construct a home.

I was the first transgender in Karnataka to have constructed a house worth 10 lakhs taking loan from Syndicate bank.

PAR11 was happy to share the news of her dreams and her dreams came true and also that she received first place in an exhibition for the stall.

I was first living in Chennai, and in the year 2016 I came to Cochin after that I was the first transgender to work in a hotel as a cashier. Then I wished to act in a movie, and my wish also was fulfilled. There was an exhibition in the Indra Gandhi Open University in Cochin, and there I got first place for my stall.

PAR17 shared that financial independence was a huge resilience factor as one feels more empowered to make decisions.

So financial independence strengthens you it gives you the power to speak out and that helped me and it gave me that financial independence security of my life. It told me that now I can manage from here and I should not fear from here, so financial independent gave me that confidence, made me feel secured that I can speak out on injustice. I knew that I did not want to be trafficked, I knew that it was nothing related to being a role model. Financial Independence is a huge huge resilience, it is very important and I cannot stress further, as it gives you the power to make your own decisions, and it gives you confidence in life like, okay now I can manage, I can make the life I want, so that gives me a tremendous power, not only for transgender women even for women. when women reach the financial independence, they are more empowered to make their own decisions.

Acceptance and engaging people lay the foundation to overcome challenges by a transgender individual

Gender affirmation refers to the recognition and support received for one's gender (Poteat & Radix, 2017). The societal support received by the participants in the study helped them to overcome the challenges in their lives. As PAR2 was on the verge of committing suicide, but a woman came and stopped her and encouraged her and later her family also accepted the fact that she was a transgender individual and supported her.

I got the intension of attempting suicide, at that moment I met a woman and she questioned me why would I wanted to die, and she employed me and told me to be the way I am. Two years back when I went to meet my family I went in a transgender dress, that time they asked me, why don't you want to live a life according to your wish? It is your life, live the way you want to. Even though being a transgender, you did not involve in any bad behaviour or get into any bad activities, but you worked hard and lived a decent life which makes us happy. only my daughters were there to support me. The place we reside gives us good respect. Some of them fold their hands and thank me for the wonderful food. Till today, there is no one who has spoken without respect or made fun of me. all our neighbours also are very kind to us. They do not differentiate that I am a transgender and they are very helpful.

PAR10 was happy to share the news that the society has accepted her and invites her for all the auspicious occasions.

for almost 29 years my life was very challenging, from the past one year I am very happy, people have accepted me and they have invited me for the wedding, inviting me to college and even inviting me to their homes and I am so happy for that.

PAR11 shares that the transgender individuals in the community supported the participant to start the business.

we live in harmony as friends and family. We are not like the Hijra community where we support begging and commercial sex work and make money out of them. If they undertake to do a good job and to come up in their lives, we support such kind of people. We do not give money to the transgender individuals and tell them to go for begging and commercial sex work and to repay that loan amount. I do not support all such types of activities. the transgender community people are supporting me, and I am also supporting them to a large extent. for my wedding, we had our transgender community, and few prominent people were there. We first got married in a temple and then we got it registered and then in a hall we had a reception.

PAR14 expressed that her husband is a great support for her and her friends also plays a vital role.

if I face the problem of being lonely then I would call and talk to someone, and if I face a financial problem then I would talk to my husband and he would help me out. there are many of them I know from Kerala, Tamil Nadu and so many other places, I like having a good

network and good friendship among the people, that is very valuable in our lives. We should have good friendship among people, and if they want any help we should be ready to help them out according to our ability. If there is any difficulty which they are facing we should be ready to provide them with help. I have friends who are transgender individuals, men and also women.

Transform as a transgender individual

The Sexual Reassignment surgery helped the participants in the study to be confident and face all the challenges.

PAR9 underwent the SRS surgery and feels very feminine in nature and brings a lot of comfort to the participant.

I look like a woman and that's God's gift. My voice is also very feminine, and people told me that I don't look like a transgender at all, and my voice is very good. When I drape a saree and wear makeup it is very difficult for people to recognize me as a transgender.

PAR14 said that she is waiting for the surgeries to be done and once she has completed the surgery, she would be ecstatic as her psychological and physical being would be aligned.

there was a lot of expenses for my treatment, it involves a lot of money, once the treatment and surgery are done, I will be very happy. I am waiting, all the tests are done, once the operation is over, I will be very happy, I would be in accordance with what I feel psychological.

PAR17 explains the transition from being a transgender to being a woman physically and also explains how transitioning would build the confidence among the transgender individuals.

so what happens is most of the times when people go through the surgery, they don't undergo the surgery to become transgender, they undergo the surgery to become women or men so before they look as transgender to community, so what they are actually doing is from the societal perspective, from going from transgender to be women, because they go from being transgender to become women. when people look at me they would say that I am transgender, so what happens it people fit into the binary roles as men and women, for example, if you look somewhere in between the society will discriminate you and you lose your confidence and life becomes difficult, the moment you do some surgery and reach out, we call it passing, the society does not see you with any difference and also build up your confidence, again so

people are undergoing to become more women, before they identify as transgender before that, now through surgery they identify to be more women or be more men so that the society discriminates them less and they acquire more confidence. For me also that was the case.

Cognitive Adaptability

The resilient entrepreneurs quickly learn from their mistakes, take opportunities to achieve the goals and adapt to changes (Fatoki, 2018). PAR2 explains the situation where the transgender individual lost her legal rights over the property and pushed herself to work hard and do something new and from there she faced all the challenges and endured.

Later, in my house, they did not give me any property and took away the legal rights, so I did not start worrying about it. So, I got a intension that I need to work hard and lead my life, so I started wearing transgender clothing. Later I shifted to another company and I was working as a cook, that company had to shut down since they were opening another office in another place. So, since I lost my job there, I approached a Care Foundation, it was then a madam there told me why would I not start a business of my own and not search for jobs. I started keeping a register where all those who come and eat would give their feedback about the food and sign.

PAR3 who runs a hotel explained about the situation when she was on living in hunger and now she is able to feed the hungers which brings in immense joy in her life.

If anyone was in my situation, they would have quit the business and continued begging itself. Now, I have kept a hotel, there are many who will come and eat freely and go and that brings a lot of happiness in my life. There were times I suffered to eat one time, but now God has given me the opportunity to feed many people through me and that's what I like. I do a lot of social work, whoever comes and asks me any kind of help whatever I can do I will definitely do it. If anyone wants help such as medicines, I will be there for them also.

PAR7 was in a day care centre in school days and was inclined towards art. Later when she wanted to transition into a transgender individual, she became a freelancer in spite of all the discouragement received from the transgender community.

for a transgender individual there are so many challenges which they have to face in their lives, so when I take up an order for an event, before I even approach there are 10 companies which are already there to take up the order, so if they get to know I am a transgender, they first avoid me then I have to make them understand. Also, I do not have a building or an

office set up on our own, so we are doing it as a freelancer. If we are going on a way, there would be bad things as well as good things. So if I get any bad news, I would listen in one ear and let it go in another ear, if I try to listen to the bad things and then try to sort out, I would not go in the right direction but I would go in a wrong path. If there is a problem, I would let it go and then follow my path. When a normal male and female has to achieve anything in their lives, they have to overcome so many challenges, but being a transgender individual, I have to face multiple other problems. The challenges which I have faced is very very less when compared to other transgender individuals, so there are so many challenges which are yet to be seen by me. There are so many people who calls and tells, why you want to do all this, you just come with me, I would look after you. At that moment, I have to talk to them, make them understand and change their mindset so that they would not bother me again and look at my life and move forward. When I was small, I had met with an accident, so that time they put me in a day care centre, so from there, I started studying and came up, my main artist talent came when I was in day care centre, from my childhood I love to draw and paint, from then I used to do clay model and set works, so the day care I studied was run by Christians, so from then, I used to see the cribs and started doing it, so from then on, I started getting the urge of doing this. So, then I was moved to high school and my mother was not able to pay the fees for my education, I used to clean the toilets and meet my daily expenses, I used to do this till my college days.

Inclination towards spirituality

The participants in the study were able to overcome challenges by inclining towards spirituality as PAR9 a devadasi woman believes that there's a good who exist and goes to church, temple and mosque.

I am a devadasi, and I am married to the goddess but deep down I have a lot of questions, I do believe in God, I believe there is some power, and I also believe that nature is God. Whenever, the person is on pressure such as psychologically it is important to go and pray to someone who is very supreme, and it is everywhere. I go to the mosque, church, and temple, and there is no problem with religion. So I believe that there are religion and God.

PAR11 has faith in God and mentions

I do have faith in God. I believe that God is with us. I go to church; I go to the temple and mosque also.

PAR15 mentions that he has faith in God

I have 100 percent faith in God, I have faith, but I don't have superstitious faith. work is worship and my belief in God, whatever I do, I think and do so I have faith in God.

PAR21 explains the faith she has on God

before going to bed, I pray to God to give me good day, some days I have good days while some days I don't. I trust God. Because from childhood I studied in catholic school. basically I am Muslim, but I used to read Bible daily. So these days I have 7 kidney stones I went to hospital and they asked me pay ₹80,000 but I prayed to God, now I am staying like this, God is there He has given me a new life. During lockdown, pastor will come to our house and pray to God, and for everyone, it is a blessing to run church at home. God will give me good days I am waiting, I completely trust God He completely changed my life has given me a good life, right now I don't have a good dress to wear or food to eat, or I won't go anywhere, but one day, I will surely wear suitable dresses and eat good food, and I will go to good places, definitely, it will happen. My number will come soon. Please pray for me.

Relies on one's strength to face adversities

The participants in the study relied on one's strength to face adversities to face challenges in their lives. As PAR12 is confident in whatever she does and does not get discouraged by what other individuals in the society tells.

Even if people comment on anything, I will not take it to my ear. If they make any rude comments on the transgender community, I do not care let them talk whatever they want. my policy gives respect and take respect. That is what I emphasize on. there is so much of satisfaction by running a business rather than taking up begging and commercial sex work, there is so much peace within and I feel so relaxed and we will also gain experience. by seeing us, there would be more transgender individuals who would form smaller groups and start a business, so through our business, we would be motivating other transgender individuals, and in the future, they would also run a small canteen a shop or any kind of small entrepreneurial activity. So by motivating other transgender individuals, there will be peace of mind within me.

PAR13 strongly believed in oneself and was not discouraged by the society and what people had to say about her in the society

Now because of the Coronavirus issue, business is not happening smoothly but I am still searching and I hope that I get something better. We have to first make ourselves understand and then eventually make others also understand how we feel, it does not happen all of a sudden, it happens slowly, that too through our work. We have to prove that we are doing our work as a female. I know what I am, how I want to spend my life and what I want to do so I ignore people who say negative things. When I hear negative comments against me from people, I ask myself "why are they telling me such things? What have I done like that, that people are giving such negative comments? Is it because I changed my gender? Or is it because I can't change their mindset?" Then I realized, first, we cannot please everyone in society. Either we have to make others happy or choose our happiness. Then I thought if I can't keep myself happy, how can I make others happy. From the age of 1 to 22 I lived for society, for my parents. I did what my parents asked me to do. I did not know how many more people I had to tolerate. Random people would come they would touch me, pinch me, it was getting too much for me. If I tell someone in my village they would say "it's impossible, no one can harm you, what can someone even do to you". I could not make them understand or understand it myself so I decided whatever happens, when all these people are anyway passing comments against me and behaving badly towards me then I will take a stand on my life. It's my life and my wish for how I want to live. Now that I have changed my perception, I feel very safe. Even if someone wants to talk to me people keep some distance from me because when I was a boy, people would take advantage of me in the name of hugging or even just standing next to me. I have gotten rid of all these now. This is how I made myself understand and ignored all the negative thoughts and comments. I thought if I concentrate on negative thoughts, I won't be able to do anything in the future, if I focus on my future, everything will change itself. If I change my mindset, even people's negative comments will change. After that, I focused on my life and my business. I believe in myself as a trans woman.

PAR14 mentioned that even if she dies people should know about her work in the society and also mentions about the dream of starting a Charitable Trust.

The aim of my life is, even if I die, my name has to be known to people here. After I die at least 10 people should know who I am even after I die. I have a dream of starting my own charitable organization, so I have planned all this, let us see if it would work out.

OBJECTIVE 4: TO DEVELOP A MODEL FOR TRANSGENDER INDIVIDUALS TO START ENTREPRENEURSHIP WITH EASE.

Fabricate an entrepreneurial milieu

- Inclusion and integration of transgender individuals in societal and transgender community
- Government and Financial Assistance
- Creating entrepreneurial opportunities for transgender individuals

Training and Internship

Entrepreneurship

Fabricate an entrepreneurial milieu

This theme explains how an entrepreneurial environment can be created to include transgender individuals in the society. The subthemes are as follows:

Inclusion and integration of transgender individuals on societal and transgender community.

This theme is in accordance to Flores et al., (2018) reducing transphobia is a reliable and liable option for a transgender individual. Apart from the societal support, transgender individuals seek to be included and integrated in the society.

PAR 10 mentioned about the acceptance of transgender individuals in the society.

Other than the financial support, the transgender individual should be supported and be accepted by the society.

PAR11 explained about the importance of acceptance of transgender individual by the family members.

I would say that, if there are any transgender individuals in a family, their parents should accept them. If the parents do not accept them, then society would accept them. If the parents accept them, then why should society be worried about transgender individuals. So I wish that transgender individuals should stay in with their families and they should work and make their livelihood by staying at home and not suffer like us, because I have faced a lot of challenges while I stayed away from my family. So they have to live the way they want to live, in Kerala, transgender individuals are living in the way they want to live. So they have been supportive. So, what I feel is that they have to live a life according to their wish and be with their family. So, if they want to become a doctor or an engineer, I want them to live a normal life like any other transgender individuals.

PAR17 explained on how the Hijra gurus should allow their followers to explore various means of starting a business.

It is very difficult to change the mindset of gurus in the Hijra culture because that is their livelihood, and they do not have any other income, gurus are a problem because it is the only means of livelihood, but what we can do here is we can change the society so that gurus have some other ways of livelihood. if gurus can earn their livelihood in a different way, then the things will change, now the gurus themselves do not have any other source of livelihood, so things won't change, where would the gurus go? Why will someone leave the business when it gives them all their livelihood. The defence which we have to attack here is the societal stigma, the entire vulnerability of transgender individuals if that stops the trafficking will stop, the society should change the more the transgender people are empowered the gurus have less people to vulnerabilise and less people who would join the hijra and the hijra would die by itself, so I feel we should empower the transgenders and even the gurus are of the victims of the same trafficking system, we should understand that, guru is also at one time was a chela so herself is a victim and the system has to change, the society has to change the trafficking of the transgender individuals. so thing which is important is people should feel that they are part of the society, because we have marginalised the trans people, thrown them out of the society. one thing is to make the trans people feel part of the society and that can be a huge thing that the society can do,

PAR19 emphasises the acceptance of transgender individuals at the societal and family level.

if we get the family support, we will win half the battle in our lives. society support is very much important, because if suppose I make a jute bag and sell it to the society and not the community people. If the society accepts us, they will buy the product, so if the society thinks that this bag is made by transgenders, we will not buy, then who will buy? So societal acceptance is very much important, because as you know in Annam Prem all the transgenders and hijras put their stalls in Annam Prem and their customers all are society people and general populations.

PAR12 mentioned about the transphobia which exist in the business. If the customer is aware that the product is prepared by the transgender individual then, the customers would not accept the product.

society support is very much important, because if suppose I make a jute bag and sell it to the society and not the community people. If the society accepts us, they will buy the product, so if the society thinks that this bag is made by transgenders, we will not buy, then who will buy? So societal acceptance is very much important, because as you know in Annam Prem all the transgenders and hijras put their stalls in Annam Prem and their customers all are society people and general populations.

Government and Financial Assistance

The government and financial assistance plays a vital role in starting an entrepreneurial venture. As PAR12 mentioned about the government assistance received in Kerala to start the business.

In Kerala, a proposal can be given to the governments. Various bodies can come together and tell the district people that a scheme has to be made, where transgender individuals need to be self-employed, and separate funding has to be allocated to them. They can take everyone's ideas and frame the scheme. Kerala government has been very supportive. In the hijra culture, all the gurus can come together and discuss what kind of business to undertake, through this there can be clarity.

PAR18 mentioned about the financial support and also providing identity cards for the transgender individuals in the society as this would be beneficial to avail the schemes for the transgender individuals.

some financial support, this would be very very helpful for the transgender groups, so they can become an icon for the society. what I have seen is that the transgender people have their old identity as a male name (in case of male to female transgender) if they have their own third gender identity cards, and the govt should also provide a special facility on these cards so that they can take more benefit as a transgender and they should also be aware on what the government is providing to the third gender people, the third gender identity cards can be used to avail the services from the government and they can start something meaningful. What I have seen is male and female, instead of male and female they can mention third gender or something like that and it would be more beneficial for the third gender people. they can provide a certificate as they provide for a disabled person; it could also be helpful if the person's name and a picture are mentioned he/she is a transgender. In aadhar card also we see only male or female, if we see any other gender, like others it would be very helpful, no much burden is there for people. So I think these things are very helpful for the third gender people.

I think financial support is very important for every individual if they have any products like we have invented Sehej Bakery, through which they can apply for financial support, at the beginning for a new entrepreneur they can provide financial support, it will be very helpful if the govt helps them to start or set up any business. At the end money matters, so they can provide some money to set up any business because money is very essential in buying things, transporting, and some salary to get their staff, in the beginning, if they are starting the business on rent, they have to give money for the rent, so I think money is the most important thing and I think it will be very helpful.

PAR9 said that without the help of financial support no individual will be able to start a business.

financial support nobody can achieve anything in their lives, the transgender individuals have a very low income and the government should take some good steps about the trans community and skill programs, and make developments for the change, so it is all a mixture. So if a real trans person wants to do something with talent in any field such as engineering or anything, not only in makeup, so she can do it.

Creating entrepreneurial opportunities for transgender individuals

This theme explains about creating entrepreneurial opportunities for the transgender individuals in the society.

PAR9 mentioned that the individuals in the society should come forward and give opportunities for the transgender individuals.

the general community should come and give an opportunity and platform for the transgender individuals, this is a basic thing, so once we get an opportunity half of the transgenders would come by identifying the talent and explore them, the thing is the platform, opportunity, and financial support are the main things.

PAR10 mentioned that there are a lot of opportunities for an individual to start a business and the transgender individuals should identify the opportunity.

instead of sitting at home idle, the transgender individuals can start a business by sitting at home and without much investment such as starting a business like a pickle manufacturing. One can start a business with a minimal amount of Rs 1,000 or can go beyond as well. So if transgender individuals start a pickle manufacturing business it would help them. The idea which you come up with is very important, you can discuss the ideas with other individuals and get their opinions. Right now the trend is, people started to like homely food, so if a person comes up with the idea of preparation of homely food it has a good scope.

PAR13 mentioned that exhibitions exclusively for transgender entrepreneurs helps to create entrepreneurial opportunities for the transgender individuals.

I feel exhibitons help the transgender community to achieve something in life

Training and Internship

An important aspect mentioned by most of the participants in the study is training and internship opportunities for the transgender individuals. Training and internships help a transgender individual to be moulded as an entrepreneur. As PAR9 mentioned that in the training session the soft skills for the transgender individual should be taught.

One more thing which I want to point out is, the appearance and the way they carry out, their attitude, how to talk and how to behave in the society, I was also like that only during my childhood, but I am educated, I know how to talk, what to speak, what to wear, what not to wear, all these things should come in improving the trans community. I am not telling that I am well behaved, but people have that fear about the transgender community. As I have studied psychology I know that people have that fear when they see something very loud. in the trans community as well, there has to be sensitization, so there has to be good

communication between the general community and the trans community, so whatever I am saying is what I have gone through and through my experience only.

PAR14 mentioned about training on the entrepreneurial environment and also ways to seek help.

first, the transgender individuals should have adequate knowledge about the business, they should be aware about which entrepreneurship activity which they are undertaking and what can be done and whether the business is feasible, so without knowing whether the business is feasible or no, the business should not be started. If you don't know whether the business is feasible, we should find it out by asking others like we have the kudumashree team, if we approach them and tell them that we want to do this type of business, they would help us to find out whether the business is feasible or no, and they would also provide us with training. So it is very important for us to have good knowledge and a clear understanding on how to go about with the business and what should be done and how to carry out the business activity.

PAR17 mentioned about the training and internship opportunities which should be available for the transgender individual. The transgender individual should be provided with jobs in order to gain experience

they have to get some experience like working in some other companies like how other people make decisions with other people only then you would get some more knowledge on how to manage your money, managing accounts, how to market the products so you have to learn about it. There are very little people who can start the business with nothing and do a successful business without any prior experience, so first thing should be that it should be in a business set up and learn from it and get their jobs out there. I'm not talking about any MNC or Microsoft or Accenture people should get jobs in small businesses because most of the time the trans people end up starting small business, there are very less Mark Zuckerberg than small business owners so we should think it out, so people should get jobs in small businesses and then think how to use those skills to start their businesses. one more thing is not everyone can expect to start Ola's or Uber, so they have to think on how to earn a livelihood. maybe little more than livelihood and we should see how to start the small businesses, for that a good training would be get a job in small businesses first and get involved in the company, and see how the company is performing in business, help the owners to expand their business, when your helping your owner to expand your business,

your making the owner's business successful and you are also acquiring a lot of knowledge and skills for yourself. So one thing is rather than doing small trainings for trans people, teaching them small skills, a better option would be placing them in a small company where they can be productive and learn from it more like an internship and get into a small company somehow. So that would be a great start.

PAR18 explained about the importance of skill development courses and also soft skills for the transgender individuals in the society.

for transgender's government should provide skill development courses to transgender people before this they need to approach one to one counseling and support from the government is also important so that they believe the government people also, and they will create an internal interest to learn something like handwork, transgender people and in a very good environment which are familiar with the trans people so that they feel easy to learn something, so they should provide some certificate to them and this will help them grow their business. In the beginning, it is very difficult to approach like what are the markets and how the market functions, simultaneously they should focus towards quality products at hygiene level, because I have observed some of them have long nails and it is not good to have such long nails while cooking food, even in handwork they should avoid to grow long nails or polish the nails it will not give a good impact so all this should be taught in training.

PAR21 explained that in order to stop begging the transgender individuals should be given training and they should imbibe skills for the transgender individuals.

Some of them came and told that they will come and give skill development course and give work, but no one can complete that work. I am 36 years old, people above my age will never change but my next generation is also begging, if anyone can catch all the new generations, they can train them in what they want to learn, you stand with them and give them good placement. They will not get into begging. Once they get into begging, in one hour or two hours they will earn ₹2000 or ₹3000 and then their minds will change. So, if you want them to stop begging you need to train them, counsel them motivate them, then slowly slowly slowly transgender begging will stop. training was helpful for me, because I did not know how to do threading. Of course, It is a government programme, they taught me very well and now I know to do threading, waxing and all. Whatever I learnt from there it is giving me two times food. It was very helpful for me.

6. Discussion and Summary

The study aimed to explore the motivational factors among the transgender entrepreneurs, to probe the challenges of transgender entrepreneurs, to understand the factors affecting the resilience of transgender entrepreneurs and to develop a model for transgender entrepreneurs to start entrepreneurship with ease.

To gain insight into the research objectives a qualitative research design was considered as the most appropriate. Grounded theory was adopted as a method analysis.

Participants were chose based on purposive and snowball sampling method. In-depth personal interviews were conducted with 22 transgender entrepreneurs who had started the business after coming out as a transgender individual, who had started the business six months prior to the date of interview and transgender entrepreneurs should have started the business and had to employ at least one paid employee.

A semi structured interview schedule was prepared, and face validity of the questionnaire was ascertained. The credibility of the findings and interpretation of the results was validated by supervision and a member check. The researcher maintained a journal to bracket off personal baises; an independent coder was used and inter coder reliability was established.

Major Findings:

By exploring the first research question, namely the motivational factors for a transgender entrepreneur, the results indicated that the motivational factors were broadly divided into innate motivational factors and extraneous motivational factors.

All the participants in the study had received external support such as resource opportunities from various arenas. The resource opportunities which were received by the transgender entrepreneurs felt like a light in the dark tunnel. The major sources of resource opportunities include financial resources, human resource and also participating in exhibitions which are solely conducted for the transgender entrepreneurs. the participants taking part in the exhibitions were allowed to set up a stall in the exhibition and had the first-hand experience to meet the general population and exhibit their products which built their confidence.

Sixteen out of 22 transgender entrepreneurs mentioned they wanted to forego begging and commercial sex work activities and they wanted to lead a dignified life. As the main occupation for a transgender individual includes begging and commercial sex work, the

participants in the study wanted to set an example for other transgender individuals that they can also lead a life by not depending on begging and commercial sex work activities.

The transgender entrepreneurs started the business with strong passion and had interest in the business which they were enduring.

In the process of starting the business, the transgender entrepreneurs were motivated to create business opportunities for other transgender individuals in the society. as they wanted to empower the other transgender individuals in the society.

The research question two examined the challenges faced by transgender entrepreneurs. Twenty-one transgender entrepreneurs mentioned the inadequate support received from society and thus made them ostracised and were physically and verbally abused by the individuals in the society.

Also, another major challenge was the inadequate support received from government and institutions as there were no sufficient schemes and policies introduced by the government to help the transgender individuals to start a business, and thus the transgender individuals had to rely on their savings or take loan from their near and dear ones to start the business.

Seventy seven percent of the participants mentioned about the lack of financial, human and marketing support. Financial support was the major hurdle faced by transgender entrepreneurs followed by human resources where the participants lacked human resource to employ in their business. Marketing the products and services was another challenge faced by transgender entrepreneurs as the individuals were not purchasing goods and services from the transgender entrepreneurs.

Seventy two percent of the transgender entrepreneurs mentioned about the lack of support received from transgender community. As transgender individuals work under a hierarchical structure and they should abide by the rules of their Gurus. The gurus were not open to the idea of starting the business and wanted them to involve only in begging and commercial sex work, some of the participants left the Hijra culture and started the business on their own.

Fifty two percent of the transgender individuals did not receive support from family members. When the participant explained to their family members about their gender identity, the family members disowned them and took away all their legal rights and thus made them enter into the Hijra culture.

The third research question investigated the resilience factors for the transgender entrepreneurs. Despite the challenges and difficulties the transgender entrepreneurs had to face. There were able to face a resilient life. Results indicated that ninety percent of the participants mentioned that they rely on one's strength to face adversities as they were not discouraged by what the society thought about them, they were only focused on their business and their goals in life.

Seventy two percent of the transgender entrepreneurs mentioned about the cognitive adaptability which helped the transgender entrepreneurs to start their businesses. Despite all the adverse situation faced in their lives, the transgender entrepreneurs accepted the challenges and adapted cognitively to the challenges. When the transgender entrepreneurs lost their legal rights over their property they moved on in their lives and they created assets of their own. They started to seek opportunities and focused only on what they had and how they can use their skills.

Sixty Eight percent of the transgender entrepreneurs mentioned how acceptance of the society and engaging with the society helped the participants to excel in life. The exhibitions which were conducted solely for the transgender individuals gave an opportunity for the transgender individuals to talk to the general population, along with it the supplier and customers who they engaged with supported the transgender community individuals.

The fourth research question which aimed to develop a model for transgender entrepreneur to start an entrepreneurial journey with ease. Results indicated that the main factors which was derived from the participants which help the transgender individuals to start business was to fabricate an entrepreneurial milieu which encompasses sub themes as creating entrepreneurial opportunities for transgender individuals, government and financial assistance and inclusion and integration of transgender individuals.

The results showed that most of the participants emphasised on training and internship opportunities for the transgender individuals as most of the transgender individuals lack education, soft skills training and experience in running an enterprise.

The government and financial assistance alongside the inclusion and integration of transgender individuals in the society is a major factor for the transgender individuals to start entrepreneurship activities with ease.

7. RESEARCH IMPLICATIONS OF THE STUDY

Government: by understanding the gaps existing in the transgender community, this study has implication for articulating schemes and policies. By taking the narratives into account, policies and schemes should focus on providing financial support and issuing identity cards for the transgender community.

Alongside this, government has to focus on providing education as well as training and internship opportunities for the transgender community in order to take up entrepreneurial activities. bringing awareness about the transgender community to the general public is utmost important.

Exhibitions conducted solely for the transgender entrepreneurs brings in awareness, acceptance and builds confidence among the transgender individuals in the society.

Healthcare facilities for the transgender individuals should be revamped as there is dire need for appropriate medical support for the transgender individuals.

Society: when planning for inclusion and integration of transgender individuals in the society the participants narratives and experiences could be useful. The acceptance of transgender individuals at the family level is very vital as it would prevent the transgender individuals in becoming homeless. It is necessary to integrate the transgender individuals in the mainstream society.

Transgender community: the gurus who head the transgender individuals should encourage their followers to try undertake other avenues for earning income apart from begging and commercial sex work activities.

Positive psychologist: a positive psychologist deals with enhancing positive state in a person. Preparing mental health professionals and counsellors to facilitate positive outcomes by training them on resilience will be beneficial.

8. LIMITATIONS OF THE STUDY

Geographical locations of the participants was wide across India. More in depth studies into socio cultural factors across different regions could have added more perspectives.

9. SUGGESTIONS FOR FUTURE RESEARCH:

1. A mixed method including quantitative strategy could be used in the research to examine the model.
2. An intervention study can be conducted on transgender individuals.

3. Studies must focus on dealing with transgender and family dynamics in order to understand the environment and facilitate strategies for growth of transgender individuals.
4. Studies focusing on psychotherapy process is imperative in order to improve the psychological health of the transgender individuals in the society.

10. CONCLUSION:

Transgender individuals are ostracised individuals in the society and they lack basic facilities in the mainstream society. There is a dire need in emancipating the transgender individuals in the society. In spite of the transgender individuals situation there are sporadic transgender individuals who have faced all the hardships and has started an entrepreneurial journey. Therefore, this research focused on the motivations, challenges and resilience of transgender individuals and to create the model which helps transgender individuals to start entrepreneurship with ease.

With the implementation of schemes and policies which provide financial support combined with reducing transphobia in the society the transgender individuals have high potential to be successful entrepreneurs.

11. OVERVIEW OF THE CHAPTERS:

Chapter 1 Introduction: this chapter gives an overview of entrepreneurship, transgender individuals, problem statement, the need for study and the significance of research.

Chapter 2 Literature Review: this chapter is a review of previously performed empirical research based on entrepreneurship, transgender individuals, transgender entrepreneurs, resilience and transgender resilience.

Chapter 3 Research Methodology: the chapter outlines the methodology used for conducting the research. this section describes the qualitative research, grounded theory, data collection method, data analysis and ethical clearance.

Chapter 4 Results: this chapter covers the presentation of data according to the objectives and based on the themes and excerpts are mentioned to support each theme.

Chapter 5 Discussion and Conclusion: this chapter explains the results from data analysis and recommendation based on the result that could be useful to stakeholders. It also explains about the limitations and future scope of research.

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13. PUBLICATIONS AND PROCEEDINGS

PUBLICATION:

1. Discussion on ostracised transgender individuals and entrepreneurship through review of literature (2020)- International Journal of Advanced Science and Technology. (published)
2. An exploration of pull and push motivational factor among transgender entrepreneurs- International Journal of Business and Globalisation- (accepted)
3. Entrepreneurial Challenges of transgender entrepreneurs in India- International Journal of Business and Globalisation (accepted)

PRESENTATION:

1. An exploration of pull and push motivational factor among transgender entrepreneurs- Marian International Institute of Management. Received Best Paper Award.
2. Entrepreneurial Challenges of Transgender Entrepreneurs- Kristu Jayanthi College